

# 2020

## ANNUAL REPORT HUMAN RESOURCES AND ORGANISATION







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## Preface

The year 2020, the second one in the 2019-2021 Strategic Plan, will forever be remembered for all its hardships, but one remarkable feature is that CaixaBank accomplished its mission, providing service to our customers and keeping the economy going. 2020 was also remarkable by the recovery in activity for the second half under challenging circumstances, thanks to the entire workforce effort. The transformation of the business model was consolidated by closing nearly 350 branches and rolling out the opening of Stores up to 548 branches, promoting the inTouch service model and keeping the Rural Network.

The Human Resources and Organisation department supported CaixaBank at all times during the new COVID-19 pandemic scenario, defining measures and actions to help mitigate its impact (digital transformation processes, online adaptation of executive training and development programmes, rolling out telework, implementing health and safety measures, providing information, asking and taking staff concerns into account, offering new work-life balance measures, etc.), all while keeping in mind at all times the challenges that had to be addressed:

- Promoting diversity and talent to consolidate and evolve the Culture, reinforcing those attributes that define and set apart people who are part of CaixaBank.
- Development of a value proposal to make the employee experience unique, so that our workers can be the best promoters of the CaixaBank brand.
- Enhancing the use of technology with new working methods and more collaborative structures, thus yielding an organisation that thinks and acts in a more quick flexible way.
- Making the Company more helpful to reinforce our customers' trust. This means making available to our staff all the tools they need to do their work and offering them support and trust so they can transfer that same support and trust to our customers.
- And most of all, speeding up the digital transformation.

It should be noted that for 2021, CaixaBank is planning an exciting project involving the integration of Bankia, which will make it the largest bank in Spain. Work on this project began in the last quarter of 2020 and means a significant amount of work and effort for the workforce.

The information in this Report is featured in four major sections: Contribution of Human Resources and Organisation to the 2019-2021 Strategic Plan; information on "Who we are and how we are organised"; details on the activities, processes and projects that are carried out along each step of the employee journey; and, finally, a section detailing all actions and measures taken to adapt to the new situation caused by the pandemic.



## 2019-2021 Strategic Plan. Main indicators

### 1. Offer the best customer experience

597 Store Branches and Business Bank  
1,413 Rural branches  
819 InTouch Managers with...  
7,417 Employees, 27% of the workforce

#### Training under the advisory model, certifications:

21,475 in IDD  
18,710 in MiFID  
18,066 in LCI

48.8% of people have certification above MiFID II

### 2. Speed up the digital and organisational transformation

#### Digital Transformation

1,000 people trained in the Agile methodology

#### Platform development:

- SuccessFactors
- PeopleNow
- Virtaula

100% of the workforce has logged in to Virtaula

#### Collaborative tools

Office 365  
- 99.7% use in Central Services

#### Use of HR Analytics

#### Organisational Transformation

- More flexible structure, Open project
- HR Business Partners with 100% implementation in Central Services and Territorial Divisions
- Corporate model

### 3. Upgrade an agile and collaborative culture that puts people first

41.6% women in managerial positions, starting from A and B branch asst. manager

69.0% employees with a favourable perception of agility and transversality

#### Strengthening digital capabilities:

86.6% self-training

#### Active listening:

- COVID-19 Pulse, 2,500 employees
- Commitment Study with an eNPS of 8 in 2020 and a 70% rating in empowerment

#### Noteworthy projects:

- Healthy Company
- Wengage, diversity and inclusion, with seal: "Bloomberg Gender Equality Index" with maximum score worldwide

### 4. Generate an attractive return for shareholders

#### Departure plans:

2,023 departures in the 2019 Restructuring Plan  
229 Voluntary Redundancy Plan departures for 2020

#### New Collective Bargaining Agreement in the sector:

- Cost containment

#### Flexible remuneration:

- 15.5% of people signed up for the Compensa+ Plan

### 5. Set the benchmark for responsible management and social commitment

#### Talent Development:

- Development - Top 200
- Management assessments
- Successions Plan
- Pre-managerial talent and identification of digital talent

## 2019-2021 Strategic Plan

CaixaBank successfully completed the previous 2015-2018 Strategic Plan, reinforcing its commercial leadership thanks to a model that covers every financial need (scale and capillarity, technology and digitisation, advice and engagement, and a wide range of products). With the acquisition of BPI Bank, CaixaBank was able to replicate its business model in Portugal, which, by using a structure focused on the "Core" business, yielded profits in excess of the capital investment. At the same time, we achieved our goal of having the best qualified and dynamic staff, as was demonstrated by the increased levels of empowerment and more qualifications (some 13,800 employees certified in 2018), with higher levels of satisfaction and engagement, as shown by the 2018 engagement indicator, and with a clear commitment to diversity and equal opportunity (39.9% of women in managerial positions). This all provided an excellent starting point for the 2019-2021 Strategic Plan, which, despite the COVID-19 pandemic, has made it possible to achieve many of the proposed objectives and to make progress on most of the projects in the Strategic Plan.

” The strategic vision of CaixaBank for 2021 can be summarised as follows: to be a leading and innovative financial group with the best customer service and a benchmark in socially responsible banking, while contributing to the financial well-being of our customers and to the advancement of all society ”

The 2019-2021 Strategic Plan has five strategic areas:

**1. Offer the best customer experience** by transforming the distribution network to give greater value to the customer, intensify the digital remote service model, expand our line-up of banking and non-banking products and services, and review the customer journeys (key interactions with the customer).

**2. Accelerate the digital transformation** to be more efficient and flexible by reducing the time-to-market of new product launches, implementing robotics to improve process automation, applying data analytics and expanding the use of agile methodologies.

**3. Promote an agile and collaborative culture focused on people** by keeping them at the centre of the organisation, investing in developing talent and diversity, deploying the best value proposition for employees, and encouraging agility and collaboration.

**4. Offer appealing returns for shareholders by staying financially sound,** improving core income by relying on increased activity, and reducing problematic assets.

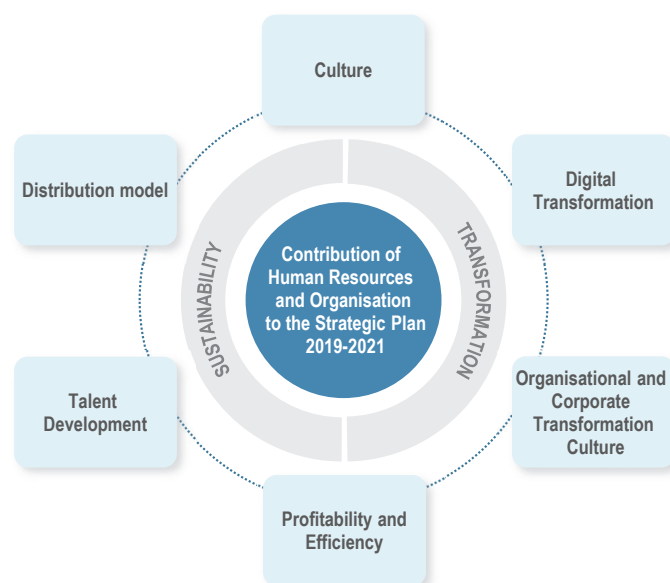
**5. To be a benchmark in responsible management and commitment to society** by reinforcing the culture of transparency with customers, remaining committed to financial inclusion, encouraging responsible and sustainable financing and promoting social action initiatives.

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## Contribution of Human Resources and Organisation to the objectives of the 2019-2021 Strategic Plan

Human Resources and Organisation has reflected on the value proposal and contribution in each of the five strategic areas, and has laid out six areas of action that define the roadmap for the three years of the Strategic Plan.



The result of this contribution is the Project Plan, consisting of the 30 most significant projects in the area.

In 2020, the roadmap progressed as planned, with 10 projects out of the initial 30 completed, the addition of eight new projects and an extension of the scope of a further two projects. Note that:

- We have reinforced the culture and those aspects related to the implementation of the Culture Plan through communication and training actions, with a new active listening strategy and initiatives to improve the employee experience.

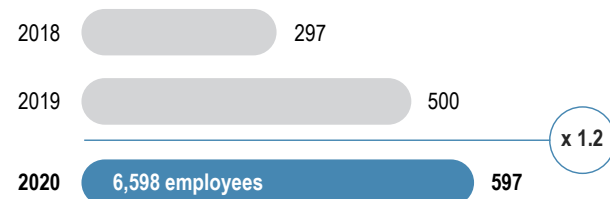
- We have made progress in modernising the tools of Human Resource by implementing SuccessFactors, an extension of PeopleNow, as a new two-way, cross-cutting communication channel, and by launching a mobile application to manage the situation brought about by COVID-19.
- We have consolidated the model for how Human Resources interacts with other departments through HR Business Partner, and we have transformed the operational model by relying on new work methods and promoting a new, flat structure, and collaborative, dynamic and scaling Agile tools.
- We have optimised and improved our profitability by executing the re-staffing plan and labour agreements, which allow for greater flexibility and efficiency.

### 1. Offer the best customer experience.

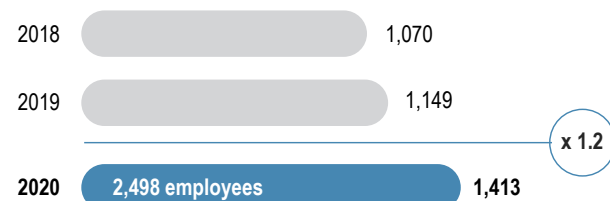
In today's complex environment, where the habits of our customers and society are changing: strong growth in digital channels while maintaining the key importance of branches, which is where customers' highest value-added transactions take place. We need to have a unique omni-channel distribution platform and rely on continuous improvement to anticipate the needs and preferences of our customers. It is in this context where we have to prioritise the customer experience by placing them at the centre and building a relationship that relies on engagement and trust. To this end, CaixaBank has continued to make progress throughout the year in advancing its relationship model by redesigning the network and promoting new service models. We are continuing to grow the distribution network, clustering retail centres (-347 branches in 2020) and transforming them into advisory centres, creating specialised centres and developing the best digital network (CaixaBank Now, Imagin, InTouch).

In 2020, the urban network was transformed to yield 548 Store branches and 49 Business Bank centres in operation. The goal is to have 630 Store branches and 70 Business Bank centres upon completion of the 2019-2021 Strategic Plan. These branches, which, in December 2020, had 6,598 employees, are characterised by being advisory centres that engage more with the client by relying on technology, greater specialisation and service capacity and a more efficient organisation: collaborative spaces, a common agenda, flexible and dynamic work methodologies.



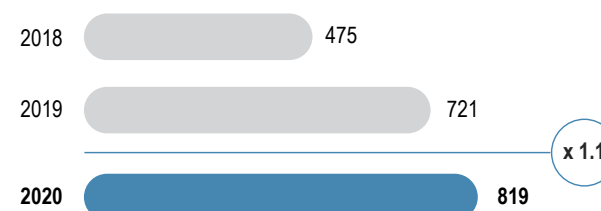
Number of offices **Store | BusinessBank**

By sides, the AgroBank model has been consolidated into the Rural Network and reinforced. This sector requires close interaction, capillarity and specialisation, and is one where the mobility and training of managers are key to this service, which is provided by 2,498 employees. There are around 1,400 branches in the Rural network (which accounts for about 40% of the Retail Banking network). The number of Private Banking centres has been increased by 15, and the remaining centres specialising in Corporate Banking (including Day One), CIB and Promoters have been maintained (with a total of 238 specialised centres).

Number of rural branches **AgroBank**

**Note:** In 2020, the criterion for rural branches was updated to include those located in population centres with fewer than 10,000 inhabitants. The criterion previously considered the population of the municipality, which could contain more than one population centre. Had the criterion not been updated, the number of branches would not have changed.

In addition, in 2020 the Bank placed special emphasis on those initiatives that allow for improved interactions with customers through non-face-to-face channels. Thus, we continued to promote our digital channels and to grow our InTouch remote service model with a personal manager, with extended service hours and a focus on the business relationship and service. As a result, 67.6% of our private customers in the 20 to 74 age group were active digitally in the past 12 months, while InTouch already manages 1.4 million customers. A total of 819 advisers were already carrying out these tasks in December 2020 at the fifteen available centres.

Number of advisers **inTouch**

These centres, which are part of the transformation of our service model, are already staffed by 7,417 employees (27% of our total workforce).

In addition to the transformation of the distribution model for Retail Banking, we have also kept our organisational business structure with CaixaBank neX and ImaginTech, in order to continue adapting the business to the needs of the market and to be closer to the customer. CaixaBank neX was created in an effort to evolve the commercial model in a multi-channel environment by identifying customer needs faster and designing and offering appropriate solutions. In 2020, in the area of service quality and experience, a strong emphasis was placed on reviewing customer journeys by continuing to expand the use of advanced analytical tools to customise our commercial services, and by implementing new digital marketing capabilities to enhance sales through digital channels.

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ImaginTech has successfully evolved into Imagin, a community that offers more than just financial products to create more engagement and interaction with new generations. The new subsidiary is taking over the management of the bank's youth segment, and has been tasked with the challenge of rounding out the current line-up of services with groundbreaking and innovative proposals, exploring new ways to monetise and delve into all the opportunities that digitisation offers to this group. To do so, it has continued to pursue the provision of native digital services and new business models, including the new proposal that is the Imagin digital ecosystem.

CaixaBank also has three All in One centres (Valencia, Barcelona and Ibiza). This new branch concept was created by the company to revolutionise the customer experience in the physical service channel.



The All in One centre in Barcelona measures 3,000 square metres and features areas offering specialised services for all types of customers, as well as a restaurant, an auditorium and the most innovative technologies in the financial sector. The new CaixaBank flagship branches bring together a team of 162 advisers specialising in individual banking, Premier Banking, Private Banking, Business and Corporate, and will serve over 35,000 bank customers. Technology has a notable presence in all areas of the branch.

In 2020, Human Resources and Organisation contributed to the strategy of offering the best customer experience through the policy line: Support the new distribution model.

### 1st policy line: Support the new distribution model

We oversaw the transformation of the commercial model by enhancing cultural, structural and training aspects, thereby ensuring the success of the new commercial model with highly trained professionals and the most efficient organisational structure.

*The main projects are:*

a) **Assessment in Store branches**, where the talent map of the directors of conventional branches has been implemented as potential managers of Store branches by territory, in order to identify skills gaps and help develop candidates. At the same time, the selection criteria for Store branch managers have been standardised and the selection processes have been streamlined.



**b) Specialised training by branch models** (Stores, AgroBank and InTouch) to provide quality advisory services to customers and improve the value proposition. The year 2020 saw the introduction of the HolaBank model (intended for international customers who spend long periods of time in Spain or who want to settle here) to the specialised training programmes in order to better serve this customer segment. During this process, the needs of each segment were reviewed and updated to design specific training courses adapted to the commercial model, which aims to provide the best customer experience through four areas: *Everyday, Enjoy life, Sleep peacefully* and *Think about the future*. This training was basically provided online through the Virtaula platform, with self-training courses included in the specific curricula.



**c) Implementation of the compensation model in InTouch centres** to ensure both external competitiveness and internal equality, and to promote mobility between the commercial network and the InTouch segment by taking advantage of synergies and good business practices and by recruiting, retaining and motivating talent in the InTouch segment. Specifically, the challenge programmes in this segment were reviewed and the target amounts of the

campaign's bonus and incentive plans were updated.

**d) Training on the advisory model** to comply with the regulatory training on insurance (IDD), advice (MiFID II) and mortgages (LCI), and designing digital transformation training curricula.

## 2. Accelerating digital transformation to boost efficiency and flexibility.

CaixaBank is committed to digitisation as a driver to obtain efficiency and unique capabilities. Process digitisation yields improved agility, simplified documentation, traceability of information and it optimises the corporate archives. Moreover, the availability of tools that promote mobility, such as Smart PC, allows for greater operational and commercial efficiency, which translates into results.

The changes brought about by the pandemic, such as the increased use of digital and remote tools by customers and employees, have resulted in other priorities being redefined in order to speed up the bank's digital transformation even more, improve the capabilities of its digital channels, and develop unique capabilities.

In 2020, the Bank continued to focus on improving the flexibility, scalability and efficiency of its IT (Information Technology) infrastructure, through the continuous migration of solutions and processes to the cloud and by evolving towards an internal computer architecture based on APIs (Application Programming Interface). All of this allows the Bank to significantly lower its operating costs, reduce the time-to-market of projects, streamline the development of applications and reinforce the resilience of its IT.

At the same time, the cybersecurity field has remained one of the top priorities for CaixaBank, especially after the largest digital operation that occurred in the wake of the pandemic. Because of this, the Bank is pursuing a strategy of ongoing investment into cybersecurity and into tracking and controlling risks in this area, which are crucial components in protecting the information of the Bank, customers and employees against all types of internal and external threats.

Lastly, CaixaBank has continued to rely on technology as a leverage to improve operational efficiency, through various projects and initiatives that seek to

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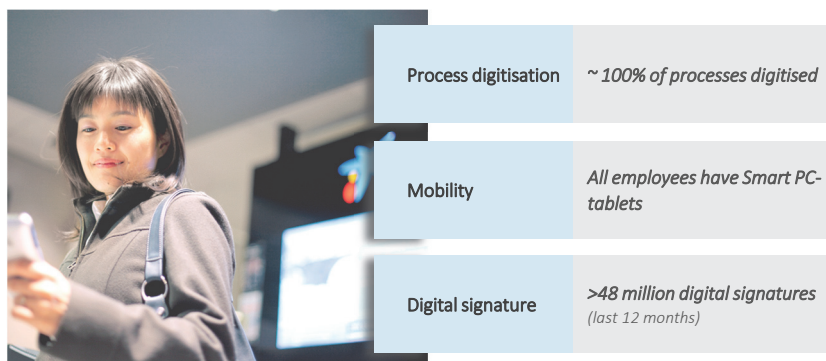
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digitise and automate processes. In this regard, the Bank has implemented robotics and artificial intelligence in its processes with the aim of automating back-office tasks and improving administrative processes in branches. It has also created a new data centre and the Data Analytics systematic application.

In 2020, Human Resources and Organisation contributed to the strategy of accelerating the digital transformation to become more efficient and flexible through two policy lines: Digital Transformation and Organisational and Corporate Transformation.

### 2nd policy line: Digital Transformation

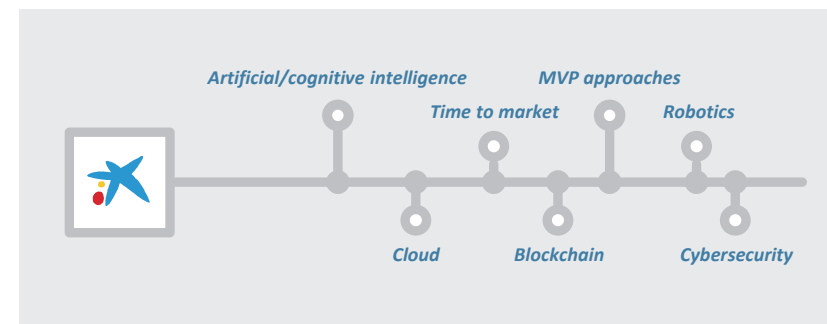
We are speeding up the digital transformation by implementing agile and collaborative work methods and systems, focusing on new customer behaviours.



The main projects are:

**a) Agile Transformation**, adoption of agile methodologies (scrum, lean, kanban, etc.), which make it possible to increase flexibility and efficiency by providing solutions and breaking silos through collaborative work. This means working on a product approach, improving processes and managing demand. Various actions have been carried out:

- Self-training, within the digital transformation itinerary, with more than 2,700 users in some of the courses.



- Training on Corporate Services, with more than 1,000 people from the Group trained in these methodologies, 170 focusing on Scrum Master and more than 100 on Product Owner, making it easier to have this expertise internally in agile teams.
- Creation of a larger number of Agile teams based on the governance model defined: from 6 in 2019 to 32 at the end of 2020, 24 of them at the Customer Experience Labs to develop the omnichannel customer vision.
- Coaching of agile teams by Agile Coaches and complementary training.
- Design of the following phases of Agile implementation in Corporate Services.
- Design of the Agile Framework for the CaixaBank group, based on a reference document (Playbook Agile).

**b) SuccessFactors Platform** to improve and adapt the digital services Human Resources provides to employees, resulting in a more positive user experience by relying on the best practices in the market and improving time-to-market when implementing new functionalities. In 2019, the new Employee and Manager portals were already available, the Suitability Factors mobile app was implemented (on corporate Android mobiles) and new functional evaluation modules were phased in: assessment of challenges for managing variable remuneration, skills-based evaluations, evaluation of career plans (customer advisers) and evaluations to consolidate positions.

New processes were also implemented involving the evaluation of managerial talent (Promotion Plan, Management Feedback and Interviews of External Talent).

In 2020, the new staff planning and management process was added to the platform. To do this, Organisation department is conducting an end-to-end control of the vacancy process, from the time a person requests a position until they are assigned to that position. In addition, the flows and reports of the SuccessFactors tool have been reviewed in order to inventory the improvements that are needed to manage vacancies properly and implement processes for updating information (vacancies and selection processes) to keep a database up-to-date.

The Bank also designed and prepared a new employee file using SAP Fiori, resulting in a file with a better format, increased usability and more complete. The file contains data from the two platforms (SAP and SuccessFactors), and offers the advantage of being able to select which data are required from either platform, which are then incorporated into a single document.

The following information has been added to the definition of the fields in the file (internal CV): professional, business, economic (remuneration and benefits), personal, educational (internal and external training and certifications), professional experience (internal and external), career path and internal selection processes in which the employee has taken part, employment record (transfers, absenteeism, etc.), schedule and remote hours, talent (managerial and non-managerial), skills (hard skills through self-assessment and soft skills based on competency assessment) and other relevant data.

#### Actions implemented to develop the employee file

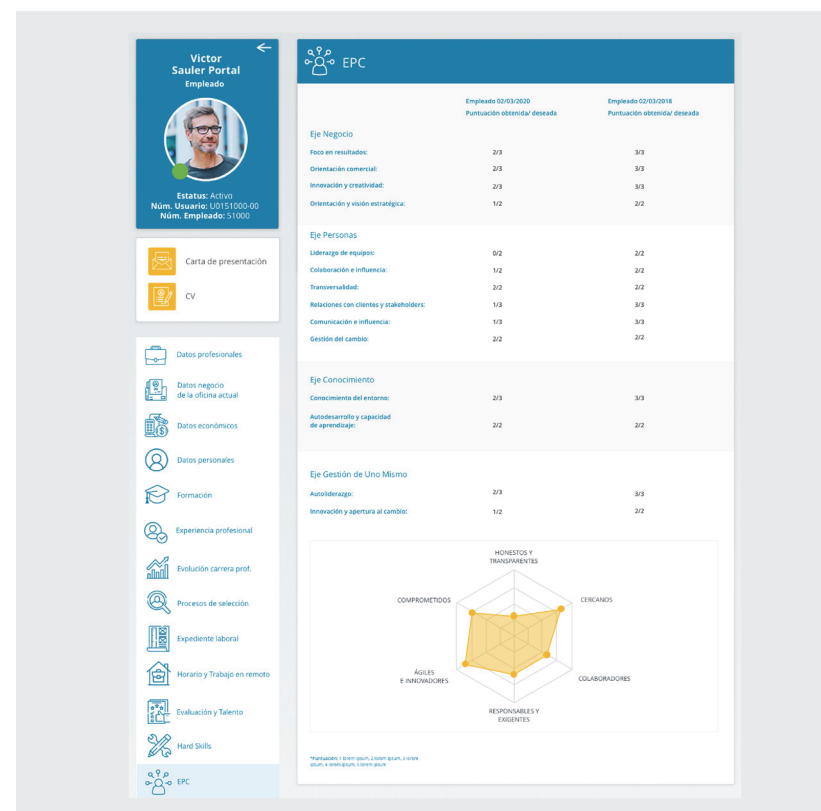
<b>"Update your info" video</b>	Creation of a short video for employees, made using pictograms, explaining "how to update your info" in the system and "how to upload your Curriculum Vitae".
<b>Competency-based evaluation development action</b>	<p>Launch of the Competency-Based Evaluation on the Network. Incorporation of a pre-established development plan: Update to the CV.</p> <p>The manager and the employee are involved in latter's development.</p> <p>E-mail sent with a link to the "Update your info" video.</p>

#### Skills portlet

##### Construction of CaixaBank's Hard Skills Dictionary:

- We made a new Dictionary available to the entire staff so our employees could evaluate themselves using a portlet in each employee's personal profile.
- This profile is searchable by Human Resources and enables proactive searches.

The design and implementation of the new skills portlet (customised content) in SuccessFactor and the data collection campaign were key to the development of the new employee file.



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Also of note is the consolidation of the Recruiting (selection) module and the Onboarding (new addition), Crossboarding (change of position) and Offboarding (voluntary departure from the company) modules.

Some of these applications are available on the corporate mobiles of the Bank's employees.

#### Selection in CaixaBank with SuccessFactors

**successfactors™**  
An SAP Company

1 • It offers coverage for the different selection processes at CaixaBank: internal, external, filling posts, etc.

- 1 • Publication of vacancies  
• Application process for new vacancies  
• Approval of vacancy selection processes  
• Recruiting posting

2 • Internal and external career site

- 3 • Talent search  
• Search for candidates

4 • Groups of candidates and recruitment marketing

5 • Managing candidates in a selection process

- 6 • Management of rejections  
• Management of withdrawals

7 • Analysis of the selection processes

c) **PeopleNow**, a new participatory tool that is much more than a communication channel. It is a driver for the digital and cultural transformation that enhances two-way and cross-department internal communications and provides a significant upgrade to the "Personas" corporate intranet.

PeopleNow is a business support tool that offers the following benefits: more possibilities for collaboration and mainstreaming, personalised information (filtering by interest), it is more visually appealing and easy to use, it allows for on-time communication (mobile first), it promotes the digitisation of the Bank, it gives visibility to the Organisation (personal brand), it gives a voice to employees and serves as a leadership tool for managers (team builder).

PeopleNow was tested in 2019 to verify that its functionalities could be applied to Corporate and Network Services teams. After this first test was deemed suitable, work continued on the technical implementation of the final version, as well as on defining the governance, information structure, collaboration, and reporting models, and on all the aspects related to the new social intranet at the Bank, with the tool being phased in during 2020. At the close of the fiscal year, it was available in the Central Services and in five Regional Divisions.

This new communication and work tool will enhance efficiency and agility, and will make the Bank ready for the technological needs of the future.



d) **Virtaula 2020**. The new online training platform was implemented with the Virtaula 2020 (e-learning) project, which incorporates new digital features, enhances learning through the training options and improves the employee experience through usability and by meeting the needs of employees. To promote learning, it offers:

- A new self-training catalogue.
- Votes and comments in self-training.
- Annual training planner with goals.
- An artificial intelligence tool to recommend self-training based on the employee's job and profile.
- A questionnaire on training interests.
- Option to reward employee feedback.

And to improve the employee experience, the platform has been restructured and redesigned, a help chatbot is available, and customised activity reports can be prepared for each employee, among other features. In addition, the content for (English) language learning and improvement is fully integrated, as is the new Transformation in the Digital Era itinerary, which is structured into four blocks: The digital environment, Data Academy, Digital skills, and Agile work methodologies.

The training content is mainly online and was developed jointly with Business and other Corporate Services departments.

In 2020, the bulk of in-person training was transformed into virtual training in order to keep training the Bank's employees during the telework period due to COVID-19.



#### Self-training evaluations:

3,713 course valuations  
Average rating 4.21/5

#### Self-training courses completed:

2019 = > 3,272  
2020 = > 7,321

#### Answers to chatbot questions:

3,368 questions

#### Access to Virtaula:

100% of the workforce, accessed a total of 1,913,675 times.

**e) HR Analytics.** The Organisation Department, in cooperation with the other Human Resources departments at the Bank, has been working to continued developing HR Analytics projects to improve the decision-making process involved in Human Resources management.

The main initiatives carried out in 2020 were as follows:

- *Human Resources Datapool.* The goal of this project is to build a specific repository for Human Resources that will allow the department to be more productive in its tasks, both in terms of periodic reports and of studies involving HR Analytics. The year 2020 saw the completion of the first phase, on staff data profiling, and the second phase is in progress, which revolves around performance data (Challenge assessment, Competency-Based Evaluation, etc.).
- *Predictive selection.* The Bank is planning to evolve the selection process towards a proactive and predictive model that allows it to actively search for candidates and select in advance those that best fit the requirements of a position, based on the employee's professional profile. To this end, a 400 Hard Skills catalogue has been generated in conjunction with the Selection, Training, Talent and Organisation departments. The total number of skills available is divided into 14 large categories, both wide-ranging and specific. Employees can assess their level of knowledge in those skills they are relevant to their experience on a scale from 1 to 5. The module for reporting these skills has already been integrated into SuccessFactors, and the data are being entered by the employees. The goal is to be able to act on this information over the next year.
- *Strategic staff planning,* in order to estimate the staffing requirements by function over the next few years, three types of studies have been conducted, which will be carried out on a recurring basis each year:
  - Demographic structure of the staff. The goal is to forecast the evolution of staff by age brackets in order to estimate potential re-staffing needs due to departures, as well as to gauge productivity.
  - Needs of new managers and directors and, both through estimates for specific positions, and to ascertain the structure of the workforce by functions, as well as for negotiating with union representatives, make it necessary to estimate the future staffing needs for Management, Assistant

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Management, Premier Banking, Business Banking and Business Manager jobs based on the trend in customer acquisition and on the integration of future branches.

- 2-year staffing forecast. In order to keep the comparison between the estimated budget and the actual workforce up to date, a 2-year forecast for new hires, attrition and transfers between centres is reviewed every month.
- *Detailed analysis of workforce trends.* Various studies have been carried out focusing on: rotating the Managers in Central Services, tracking unfilled vacancies, departures of new employees, voluntary departures throughout the Bank, a study of competence-based evaluations for non-executives, and career planning in the DT Barcelona network.
- *Monitoring of telework activity.* Given the special circumstances of 2020 and the forced generalised implementation of telework, the conduct of this activity, and of virtual meetings, was monitored in order to estimate what the workplace might be like in the new normal.
- *High-Performance Prediction,* to determine the variables that characterise each High-Performing employee by analysing their characteristics and work history, together with an analysis of their previous Competency-Based Evaluations.
- *Competency-Based Evaluation (CBE) Matrix.* In collaboration with Selection and Development, the Contribution and Competency matrix was delivered to the InTouch Human Resources Office and the new format was presented to the Regional Management Development Officers.

**f) Committee Review.** To optimise Committees and decision-making in key meetings, a methodology based on collaborative intelligence tools was proposed through digital deliberations before, during and after meetings and committees, to make it possible to trace who makes decisions at any given time.

Some of the benefits of this tool include:

- Overview of all Committees, working groups and meetings with their sub-units.
- Permanent information, updated by positions and departments and attendees

per Committee.

- Information contained in a single tool with IT security measures.
- Minutes available in ADI (Management Minutes: tool created for managing meetings) that all attendees can consult.
- Publication of the agenda and repository of documents to be discussed at the meeting.
- It features a powerful search engine for agreements and documentation.
- Can be used to share information more efficiently.

**g) Office 365 and Confluence collaborative tools.** In 2020, the use of collaborative tools was encouraged with the implementation of Office 365 and Confluence. The cultural transformation being undertaken at CaixaBank requires the implementation of an adoption and coaching plan for employees to prepare them for new ways of working. The objectives of this coaching are to:

- Promote internal collaboration between CaixaBank employees.
- Increase the efficiency of resources.
- Adapt to new work methods, towards a more agile, collaborative and cross-cutting organisation.
- Foster employee advancement, their internal growth and stimulate talent acquisition.

To achieve this, CaixaBank has made the tools of Microsoft 365 available to its employees, and adopted a plan so they can all benefit fully from them.





Through training sessions on the tools based on their functionalities. The training methodology is presented so it can be replicated by the Change Network (Change Makers and Coaches) in the rest of the Company. Advice is given on the main value to be provided, and how to act depending on the different situations that may arise in training.

In 2020, eight training sessions (webinars) were held. The first four focused on the functionalities of the tools: OneDrive, OneNote, SharePoint and Teams. And the next four sessions focused on the use of tools:

- Effective Teams.
- Document Collaboration.
- Task management and planning.
- Effective Meetings.



### 3rd policy line: Digital and Corporate Transformation

We implemented organisational and corporate governance models that simplify the structure and improve efficiency with a customer-driven vision.

*The main projects are:*

**a) An agile and collaborative structure.** The most flexible structures have a beneficial impact on employee commitment and on the development of internal talent, while increasing productivity and output quality. Work was done in three areas: 1) Evolution of the organisational structure, 2) Role

models, 3) Initiatives tied to implementation through the Open team (Human Resources and Organisation squad), creating a value proposition for employees with policies adapted to a series of internal initiatives:

- Promotion of digital and other roles to be enhanced.
- Strategic workforce planning to anticipate needs.
- Benchmark remuneration by Role.
- Diversity indicators by Role.

This project allows us to create a technical career, reduce levels of depth by separating the manager from the expert, and facilitate mainstreaming through expert communities by applying best practices in the market.

To transition from a hierarchical organisation to an agile organisation, three drivers were used, with specific actions for each:

1. Decision-making: reduce the levels of reporting depth, group functions and objectify responsibility.
2. Execution speed: achieve larger and more versatile teams, closer to the decision-making, with more options to balance dynamic challenges. Facilitate empowerment by providing greater autonomy and defining decision-making powers.
3. Collaboration and mainstreaming: define a map of roles that enables the design of horizontal careers, professional itineraries that increase mobility and improve mainstreaming by creating communities of expertise.

Four mainstreaming *Families* have been defined that are oriented to contributing to the business:

*Business Regulation & Control:* roles that combine the second and third lines of defence, such as Legal Counsel, Labour Counsel, Policies, etc.

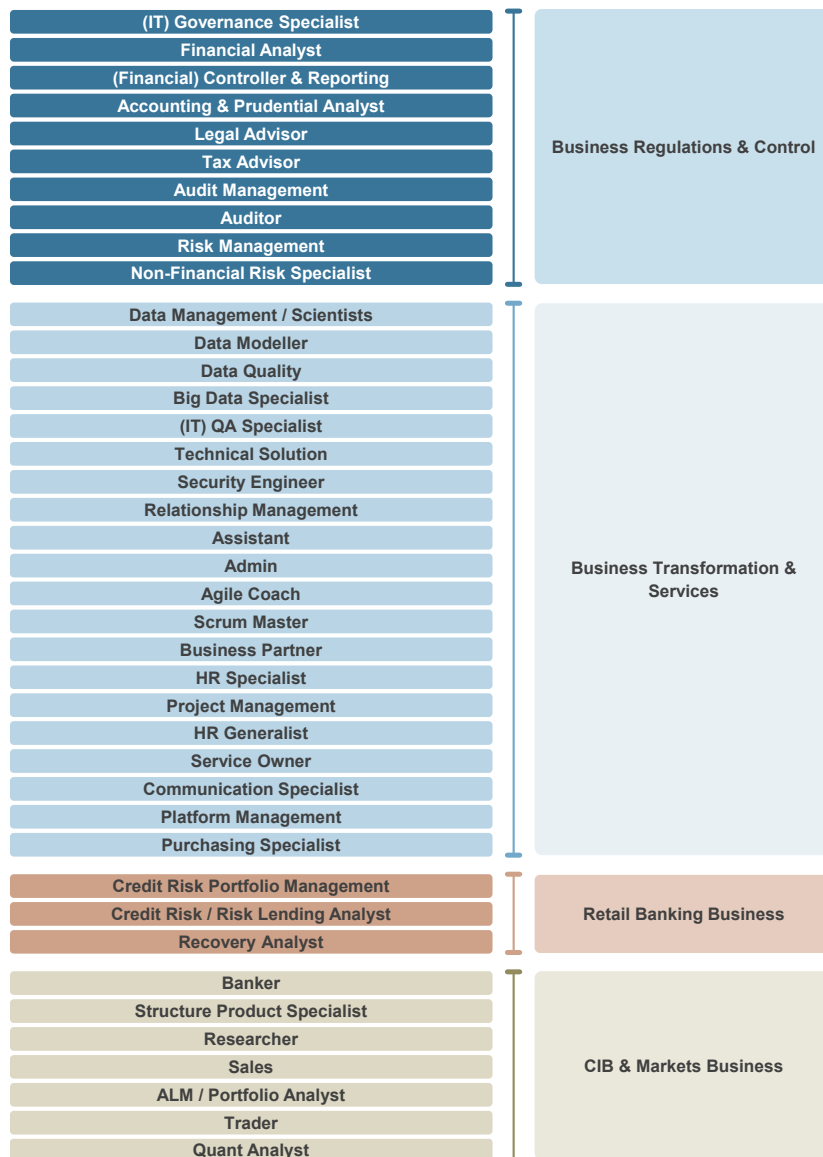
*Business Transformations & Services:* transformational all roles and mainstreaming services (Human Resources, Computer Systems, Innovation...).

*Retail Banking Business:* roles to define and implement a business efficiency and segment strategy (Retail Banking).

*CIB & Markets Business:* roles to develop the Group's Corporate and Financial Banking business (CIB Markets,...).

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The new agile structure makes it easier to customise Human Resources policies and to recruit talent because:

- It is part of the value proposition for employees (career plan), it offers clarity and transparency on the Organisation.
- Specific training is given by role and the potential assessment is carried out.
- Routes and technical careers, advancement policies and succession plans are defined.
- There is a strategic plan for resources and costs: sizing and analysis of Core/Non-Core functions and remuneration benchmarking.
- Roles and responsibilities are standardised, there are uniform promotion criteria, the personalisation of the Website and the creation of communities, forums.
- It allows for process automation and the creation of the Human Resources scorecard.

**b) HR Business Partner (BP)**, redesign and implementation of the internal customer relationship model to achieve a more engaging, agile, proactive and quality service. The main objectives are to:

- Improve the value proposition to departments through a more engaging service and a holistic view of needs, combined with the current expert services.
- Facilitate the adoption and consolidation of the strategic indicators and initiatives of Human Resources and Organisation.
- Increase Human Resources and Organisation's overall knowledge of departments, anticipate needs and solutions.
- Manage the demand and expectation with direct decision-making in certain delegated areas, improving time-to-market.

The main functions of Business Partner are to combine the historical and evolutionary knowledge of its areas of responsibility, while being the interlocutor of the area for any management process involving People, in combination with direct access to expert services. This invigorates Human Resources processes, such as the evaluation of challenges, competence-based evaluations, managing bonuses, development plans, attendance records, tracking the impact of the pandemic, etc., and promotes specific actions such as updating the Curriculum Vitae in Success Factors, the use of PeopleNow, self-training in Virtaula, etc.

The BP is also a facilitator who anticipates, shares and, along with the expert services of Human Resources and Organisation, co-leads the needs to be managed, and they both analyse together the alternatives that can be proposed to the areas. The BP manages the demand and expectation of the areas with respect to the services offered, and makes direct decisions in certain delegated areas, improving the time-to-market perception for the area, ordering the flow of requests from Human Resources and Organisation internally, and providing local solutions.

The BP also leverages value and maximises the power of the current services and tools (Virtaula, Success Factors, PeopleNow, etc.), guiding the area to make the most of them in a personalised way, and it participates, together with the Talent and Development area, in building the talent map. It also provides insights into the design of horizontal careers that allow the best person to be placed in the best position (Talent allocation).

Lastly, the BP regularly monitors and tracks employee indicators, identifying and anticipating problems to be addresses with the areas (increased turnover %, senior interns, % bonuses issued that are too high/low, increase in overtime worked, increased absenteeism due to the pandemic, etc.) and meets periodically with them to provide feedback and to anticipate and prepare for needs.

The project was launched in 2019 in two large divisions, the General Risks Division and the Resources Division, and it was rolled out gradually in 2020 to the remaining divisions of Central Services.



The projects with the most significant participation by the HR Business Partner in 2020 were as follows: the implementation and enforcement of Timesheets, the monitoring of the Action Plan for the Engagement Study and all the management processes resulting from the COVID-19 pandemic (roll-back process and monitoring of positives).

**c) Corporate Model and streamlining of Subsidiaries**, which was consolidated in 2020, is intended to improve the control, governance and efficiencies of the Group and to create shared services.

In the previous phase of the project, a new organisation was established and the basic elements of the new operating model were introduced, minimising the impact: maintaining existing budgets, resources, policies and processes and standardising new processes and policies as required and/or due to a regulatory need. This yielded greater homogeneity in the service that Human Resources provided to the different subsidiaries.

The corporate model has continued to evolve with the aim of materialising all the benefits sought and basing them on a sustainable model. The expected benefits are:

- Greater harmonisation and standardisation to enable the flexibility and scalability of the model in the face of the challenges and continuous changes demanded by the business and the Bank.
- Greater clarity of the governance model to ensure the sustainability of the model's benefits and its synergies.
- Increased level of service and access to the best resources by the subsidiaries.
- Human Resources Directors of subsidiaries who are focused on a role of greater added value for the business as People Advisors.
- Having a model that allows flexible customisation for companies consistent with the strategic aspects of each sector.

Specifically, the new organisation chart was further implemented in 2020, resulting in three areas:

- *Centre of excellence* in collaboration with the same areas within the Bank:
  - Organisation, Compensation and Benefits and Labour Relations.
  - Talent, Culture and Internal Communications.
  - Operations and Analytics.

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- *HR Business Partner* with a physical presence in the Group companies, but integrated into the corporate Human Resources team.
- *PeopleServices*, set up as an area within CaixaBank's Human Resources that acts as an entry point to coordinate and execute the operations of subsidiaries, generating synergies and implementing the processes in a manner that is consistent with the Group's policies. Some examples are budget operations or vacancies in subsidiaries.

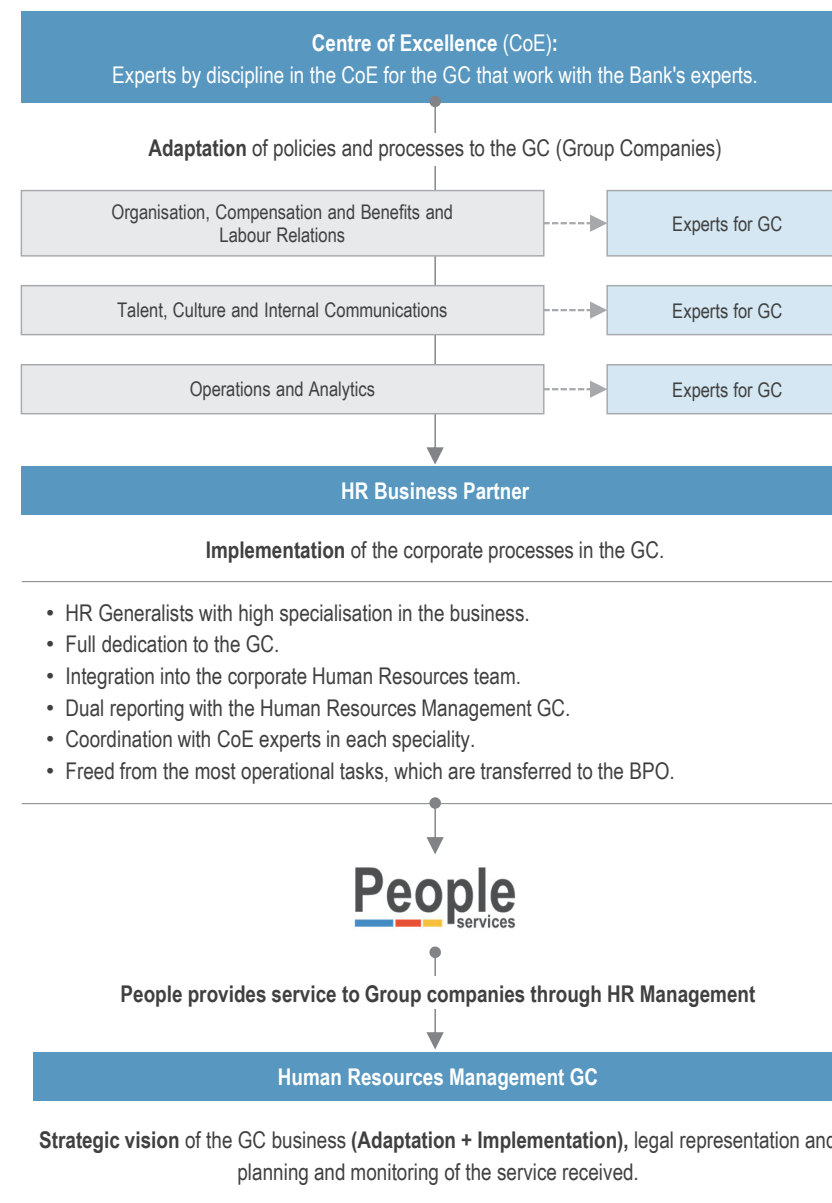
The design of the new corporate Human Resources organisation focused on the Customer Experience and on improving the service to Group companies through:

- An organisation that enables and promotes corporate governance: greater integration between the Bank and the Group's companies.
- Focus on a single team of Human Resources and Organisation that allows recruiting and hiring the best professionals, as well as obtaining economies of scale in projects.
- More engagement with the businesses of the Group companies: HR Business Partners are part of the corporate Human Resources team, but they are physically located in each of the companies.

In addition to the new organisation, in 2020, four initiatives were carried out to achieve the proposed objectives:

- Standardisation of the budgeting, reporting and staffing processes. As well as, remuneration management with a Group approach.
- Development of the new operational model with a catalogue of services and processes with the best practices in the market, with the creation of corporate policies with a group approach and the definition of a more manageable catalogue of services and processes, and an operational model that is transparent in terms of responsibilities and service levels.
- Increase in the BPO (Business Process Outsourcing) service, by identifying the possible low-value added tasks performed by HR Business Partners and reviewing the service and costs offered by the BPO with a consolidated group approach that captures efficiencies in order to improve the service without incurring higher costs.

The result of all this is that the Corporation is strategically aligned, is more competitive, with greater synergies and efficiencies, and the subsidiaries have access to best practices and best resources at Group cost, while improving the



**d) Centre of Excellence.** In 2020, within the scope of the Centre of Excellence, where multidisciplinary teams design global transformation plans in different areas (organisation, people, automation, innovation, governance, etc.) and coach the departments in their transition toward their vision for 2021, a New MicroBank Operational Model was devised that includes an analysis and mitigation plans of the risks identified, most notably:

- Systematised control model. Implementation of a partially automated balanced scorecard system to improve the oversight and monitoring of the Bank.
- Evolution of the relationship model. Review of the relationship model between MicroBank and CaixaBank teams, establishing new channels to expedite those MicroBank processes that depend on CaixaBank.
- Rearrangement of functions and analysis of resource requirements.

The goal of the Centre of Excellence is to achieve a more flexible organisation with a lower time-to-market, yielding greater productivity in core services and a greater commitment to innovation and transformation projects by changing the ways of working and seeking a lower need for resources in the future. For each area analysed, an assessment is made and an Action and Execution Plan is designed for the following areas: Organisational structure (alignment of functions, project teams, etc.), Functions and people (knowledge matrix), Collaboration (implementation of Agile methodologies and collaborative tools), Processes and tools (in-depth analysis), Outsourcing model and decision model.

Work continued in 2020 to develop and implement projects in the Legal Counsel Department within the scope of the Centre of Excellence.

**e) HQ productivity,** initiatives to improve productivity. This project involves implementing and tracking productivity KPIs in the areas of Central Services and subsidiaries. The indicators impacted by organisational changes were reviewed in 2020, and new tools were analysed to allow for greater automation of the process.

**f) Internal Consulting.** The following initiatives stand out in this area:

- The Brexit Project implemented the measures needed to allow CaixaBank, the Group's subsidiaries and the branch in the United Kingdom to remain fully operational from 1 January 2021 under any exit scenario, and to treat the United Kingdom as a country outside the European Union, in compliance

with all the requirements of European and British regulators and authorities.

- The Sustainable Finance Project is driving the implementation of standards and guidelines in the field of Sustainable Finance in the subsidiaries of the CaixaBank Group in Spain, as well as ensuring global coordination and consistency for banking and management institutions in Portugal and Luxembourg.
- Evolution of the organisational and corporate model for Information Technologies (IT), which includes the recommendation from the supervisor (ECB - European Central Bank) to internalise part of IT in the Bank. To this end, a study was carried out of the possible functions that could be internalised. This model transforms the current one into a more corporate model that is more in keeping with the new times. During this year, it was implemented through the new organisation of Resources: the corporatisation of the CIO (Chief Information Officer) and CTO (Chief Technology Officer) at the group level, and the ongoing design of the internalisation of new capabilities to reduce the current IT outsourcing ratio.
- New organisational model to manage defaults. Due to the impact of the COVID-19 pandemic and the consequent economic crisis on the Entity's default ratios, a new organisational model has been defined and implemented to manage defaults, and a market benchmarking study was carried out. The following needs were identified:
  - Enhance the management of new non-performing assets with new preventive management functions, defined and executed by the Risk and Business departments, respectively.
  - Provide comprehensive management of defaults with an end-to-end vision of the process in a single department that ensures consistency between all the stakeholders and synergies between teams. In the current circumstances, the new Business Solutions & Collections Department will allow using all the Network's capacity to prevent defaults, strengthen collection management and provide solutions to customers.

The project is structured into two phases. The first with the proposal and implementation of the organisational structure, and the second with the implementation of the new management model to give continuity to the project and plan the implementation, at both the Central Services and the Regional Network level.

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All of this has to allow us to transition from a Defaults management model that actively involves several Divisions (Business, Risks, Default and Recoveries, Legal Counsel and Corporate Development) and two subsidiaries (COPS and BuildingCenter), as well as various external actors, to a new model focused on the comprehensive management of defaults that is driven by the need to adapt to an environment that has been radically altered by a profound and unexpected crisis.

### 3. Fostering a people-centric, agile and collaborative culture.

CaixaBank has invested heavily in recruiting and developing talent, it has promoted the gradual change in the profiles of a majority of the Organisation by increasing the number of specialists in every segment, and it has adapted processes to promote meritocracy and diversity. Accordingly, in 2020, the percentage of women in strategic positions (at the Store branch management level and higher) rose by 1.1%, and by 0.3% in managerial positions at the assistant manager level in large branches and higher. CaixaBank will continue investing in training so as to have the best qualified professionals, who can give high-quality advice to customers, and to promote employee empowerment and diversity from every perspective: gender, functional and generational.

For CaixaBank, one of the top priorities since the start of the health crisis has been to establish all the measures that are needed to protect the workforce. Notable among these measures is the adoption of telework for a substantial part of the Organisation.

In addition, the Bank has continued to promote new ways of working (more wide-ranging and collaborative). As a result, the use of collaborative tools has spread to 99.7% of the potential collective during 2020, and its implementation has boosted the digital capabilities of employees. This was reflected the favourable perception of the workforce with regard to agility and transversality, which went up by 7 percentage points in the year to reach 69%.

In 2020, Human Resources and Organisation contributed to the strategy of enhancing a people-centred culture that is agile and collaborative through the policy line: Culture Plan.

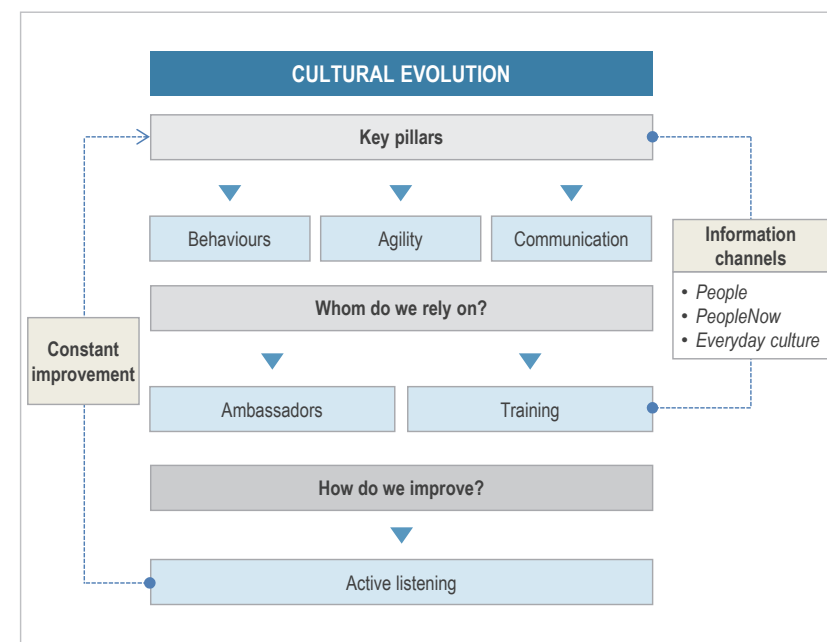
#### 4th policy line: Culture Plan

We are strengthening the behaviours that define how we act at CaixaBank, and which will ensure future success and the best experience for our employees.



CaixaBank has an advanced employee value proposition that is intended to offer the best customer service. To this end, we are working on constantly improving the employee experience by training the best professionals from a perspective of gender, functional and generational diversity. Active and continuous listening to employees and evolving the We Are CaixaBank Culture are helping us adapt to a changing environment.

Our Corporate Culture Plan puts people first, alongside the development and well-being of the Company staff, customer service, and commitment to society. We are continuing to develop the plan through six policy areas so that the Organisation can respond to new challenges, develop its business, and meet the expectations and needs of the customers and professionals who make up CaixaBank:



a) **Communicate and raise awareness** to make known the behaviours of the CaixaBank culture that are contained within the "We Are CaixaBank" concept.



### 1. People, our priority

*Committed:* we encourage actions that have a positive effect on people and society as a whole.

*Close:* we listen and support everyone, providing solutions to their current and future needs.

*Responsible and demanding:* our actions are guided by excellence, rigour and empowerment with the aim of providing value to others.

*Honest and transparent:* we build trust by being upright, honest and consistent.

### 2. Collaboration is our strength

*Collaborative:* we think, share and work together as a single team.

### 3. Flexibility is our attitude

*Agile and innovative:* we promote change with foresight, swiftness and flexibility.



A changing environment entails the need to review the behaviours associated with each of these attributes, and in 2020 the following actions were carried out:

**Review of Behaviours.** Review and validation in June 2020 with the Business Division Commercial Network and Corporate Centres for behaviours associated with the various attributes. All the previously generated materials were also adapted (Culture Portal, Everyday Culture, etc.).

**Agility Diagnostics.** In the first quarter of 2020, an internal study was carried out to determine what agility means at CaixaBank, to obtain a diagnosis and to identify what aspects to prioritise to make it more agile. Workshops and interviews were conducted with Senior Management in the Network and at Central Services.

**Agility hackathon.** In November 2020, a participatory initiative was carried out to identify improvements in agility and collaboration in the Entity. Design Thinking methodology was used and highly committed professionals were involved.

The year 2020 also saw the following communications initiatives, which were carried out with the aim of improving knowledge and awareness of the attributes of Culture, driving participation and generating commitment:

- **2020 Protagonists Campaign:** series of videos where employees of the Regional Network and Central Services speak about the attributes that define CaixaBank's culture, explain "how we are" in CaixaBank and how they apply in their day-to-day life and in these changing times.
- **Everyday culture:** support material for Business Area Managers and Central Services Managers associated with the 2020 Protagonists campaign, whose goal is to deliver the Company's Culture to every level and to comment on behaviours associated with each attribute, adapting them to their daily tasks.
- **CaixaBank Regional Talks:** activities carried out with the staffs of the different Regional Departments to inform them of the Culture Plan and the behaviours that identify us, featuring the Regional Director, the Culture staff and external speakers who address issues related to cultural change in organisations.
- **Culture Portal:** this portal has been redesigned and new content is constantly published in the different sections, such as clips from motivational speakers and videos of employees explaining the attributes.

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- **Video summary BAMs Meeting:** with the intervention of Causa the Business General Manager, underlining the key role of the Business Area Managers to implement the business model and the importance of the Culture Programme as a modus operandi for all CaixaBank team members and as a business tool.
- **Culture and Leadership Brochure.** Explanatory material of the attributes and behaviours of managers to reinforce the culture conversation for Senior Managers.
- **Materials supporting new ways of working.** Infographics are produced with digital disconnect tips and recommendations and protocols for adapting to new ways of working.



In 2019, the book “Cultura y Liderazgo” was published with the aim of helping senior managers in their responsibility to encourage behaviours that define the CaixaBank culture and leadership model.

The book identified each of these behaviours and aides reflection on them through interviews with famous people, of which 1,200 copies have been distributed.

## b) Training.

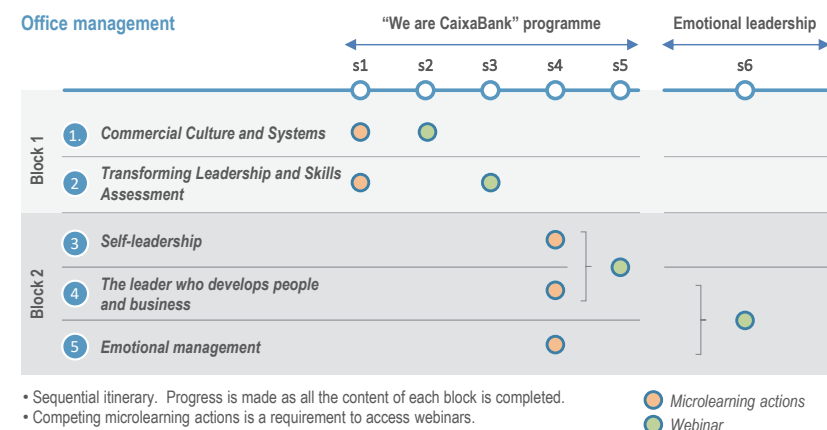
**Commercial Culture:** in-person workshop (until March) for Retail Banking Branch Managers and Business Area Managers, with the aim of integrating the Culture within the Leadership Model and the Commercial Model, developing know-how and skills in the practical sense and applying them day-to-day in branch. As a result of the COVID-10 pandemic, the format was reworked with online content for new participants in the programme, and to offer continuity to those who began with in-person training.

The Training on Commercial Culture was reworked with the following content:

- **Commercial Culture and Systems:** CaixaBank Culture (“We are CaixaBank”), Commercial System and value proposal (“the 4 experiences”) and how to transmit the Culture to all branch employees.

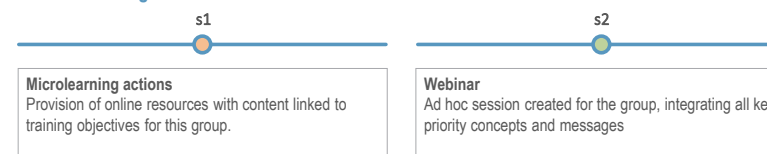
- **Transforming Leadership:** Transforming Leadership model and Skills Assessment, the director as a dynamic and developing force at key leadership moments (effective feedback technique).
- **Self-leadership.**
- **The leader who develops people and business,** the director as identifier of the profiles of collaborators and maturity of the team to guarantee a good customer experience and achievement of goals.
- **Emotional management.**

For branch managers who have completed the whole itinerary alone, a six week implementation model is proposed.



For BAMs that complete the whole itinerary lone, an implementation model is proposed that can be completed in a maximum of two weeks.

## Business Area Management



**Digital Proximity Training:** to contribute to employees having better knowledge of the commercial tools at their disposal and to develop the necessary skills to use them, the “Customer management” training was launched in Virtaula, in the framework of the Digital Proximity itinerary. It is structured into three modules: *Client management* in an increasingly digital environment, *Commercial tools* omniexperience and *Commercial skills* in a remote environment designed for Branch Managers and Branch Assistant Managers, Premier Banking Advisors, Business Advisors and Employees.

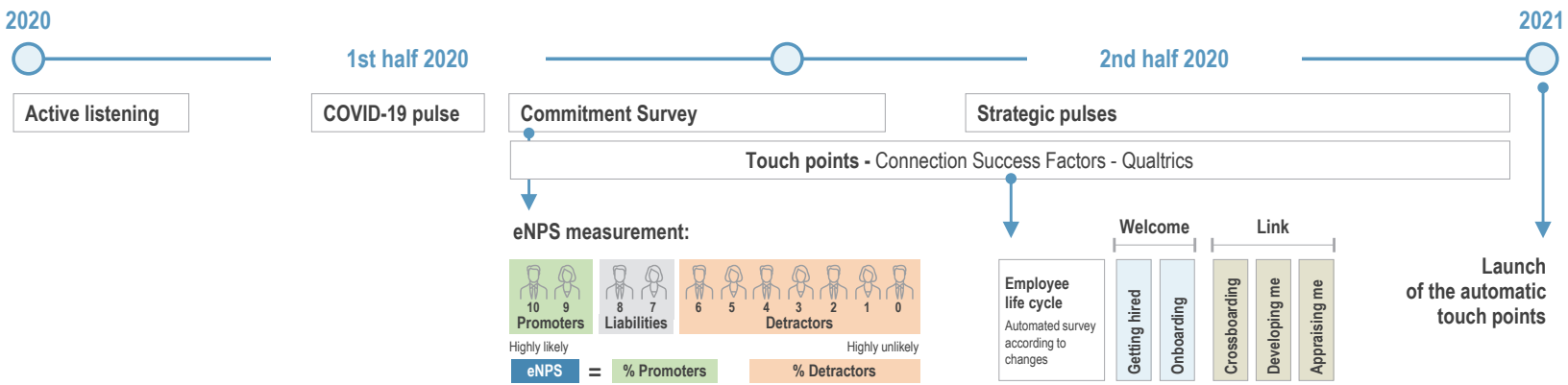
Module 1	Module 2	Module 3
From 03/06 to 30/06 2020	From 23/06 to 31/07 2020	From 23/09 to 31/10 2020
Managing clients in an increasingly digital environment	Omniexperience commercial tools	Commercial skills in a remote environment
<ul style="list-style-type: none"> <li>• “Digital proximity”</li> </ul>	<ul style="list-style-type: none"> <li>• “My Advisor” space, appointments, video calls.</li> </ul>	<ul style="list-style-type: none"> <li>• Contact, offer, trade, send.</li> <li>• Contracting examples.</li> </ul>

**c) Active listening:** allows us to obtain information on the perception of culture by professionals and feeding back behaviours and the action plan. The different studies launched in 2020 were:

- Commitment study: the biannual Commitment Study was carried out with a survey to analyse the climate, commitment and culture, and its evolution with respect to previous studies.
  - Strategic pulses: a specific pulse was carried out in April 2020 to 2,500 employees on the employment situation during the COVID-19 emergency, with the aim of improving ways of working in a changing environment.
  - Employee life cycle (SuccessFactors - Qualtrics): with the aim of improving the employee experience, a focus is placed on continually listening in moments of truth from employees, to hear the voice of professionals and permanently correct deviations.
- Currently, the OnBoarding, Cross Boarding, Hiring and Skills Evaluation have been addressed, and new touchpoints are being included.
- Ad hoc pulses: Listening takes place for specific issues such as the adopting of Office 365, etc.

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### Integrated listening model



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**d) Culture initiatives:** biannual balance monitoring actions are carried out, in coordination with the Strategic Planning team, of 34 proposals raised by transversal culture groups (between April and October 2018) to respond to the needs identified and prioritised based on the Commitment Study, in order to develop them during the Strategic Plan 2019-2021.

The work areas are:

- Offer autonomy to branch management.
- Incorporate more efficient ways of working in the office.
- Promote transversal projects that make decision making and implementation more streamlined.
- Foster participation and innovation.

By the end of 2020, 44% of initiatives were implemented, and the rest are ongoing.

**e) The Employee Experience:** the human resources strategy promotes the development of the culture and ensures that it is consistent with the experience of employees to generate a greater commitment with a direct impact on the company's results.

The objectives for this project that began in 2019, which continued to be developed in 2020 are:

- Identifying key moments in the employee relationship with the company and detecting the current gap versus the desired experience, according to the Corporate Culture plan (journey map).
- Working proactively on the Employee Experience, with initiatives that have an impact on the employee-company relationship model, producing a differential experience.
- Measuring, analysing and adjusting, using adequate strategies and tools to actively listen to the employee, defining improvement plans and controlling progress.
- Improving the satisfaction and commitment of the employee, with a real impact on results and aligned with the Culture.

The active listening process seeks to carry out an action plan based on feedback received from employees on the factors influencing their experience, and is carried out through:

- Annual commitment study where the company's global eNPS (employee Net Promoter Score) is obtained, not associated with any specific time.
- Focus group with people from various areas of the Organisation.
- Touchpoints for more recurring and specific interactions, transactional eNPS to collect feedback on what specifically happens in interactions with the Organisation, linked to prioritised moments.
- A benchmark has been made externally of best practice in the market: IMEX (Índice Medición Ex) to understand performance and positioning from the market perspective.

With information on what employees value in the current value offer, what are their concerns and what aspects could be improved, to design action plans for priority moments.

Prioritised life cycle moments were:

**Attracting and hiring.** Improving the experience of the candidate and the manager, promoting the employee brand, using predictive technology to get the best candidate for the role.

Actions in 2020:

- Automated social media management: with more detailed vacancies in recruiting campaigns and participation in marketing campaigns.
- Creation of People ExHUB to capture talent and position the Group as a reference in innovation and talent management: online challenges, tech school webinars.
- Improved digital monitoring of the CaixaBank employer brand online (Digital Footprint).
- Consolidation of the Talent Programs. Identification and development of external talent to foster opportunities among young people: WONNOW Awards.



Young Management Program and the New Graduates Talent programmes in Central Services.

- New external career site, CaixaBank employment portal.
- Redesign of the hiring site, publishing the hiring process: how it works, principles, external talent programmes, etc. Possibility of linking to external vacancies from the internal site.
- Inclusion of contact details of the hiring manager in the job description for the candidate to ask questions. New internal and external FAQs.
- Redesign of the employee form with an internal Curriculum Vitae in a single document. Creation of the skills section on the employee profile in Success Factor and roll-out of a campaign to capture employee details.
- Implementation of a new hiring process (SAP Success Factor Recruiting). An improved experience for candidates, for the hiring manager and for human resources and hiring, with digitalised processes.
- Proactive selection of profiles, with advanced search and predictive hiring, better quality information for a proactive to predictive search.
- In terms of internal mobility; incorporation of a new model in the development of an internal selection process in Central Services, to offer more information to the manager and improve the experience of candidates.

**Welcome.** Implementing a differential experience, even before the first day, creating a structured onboarding and crossboarding process, with automated accompaniment. A methodology that is also applied in internal change processes.

Actions in 2020:

- Redesign of PreOnboarding and Onboarding:

#### *PreOnboarding*

- Creation of the Welcome Plan.
- Welcome messages to the onboarder.
- Creation of Culture content.
- Itinerary until the 1st day.

#### *Onboarding*

- Welcome messages to the onboarder in Success Factor.
- Definition of the new figure of Tutor/Buddy.
- Action protocol for the first day.
- Anticipation of the training plan in Virtaula.
- Packaging of operational content.
- Dynamic Digital Agent.

#### *Crossboarding and Offboarding*

- Bespoke messages, itinerary and accompaniment through Success Factor.
- Improved contract pack, electronic signing of documents and more streamlined IT handover.
- Consolidation of the CaixaBank First Experience programme, a two-year onboarding for new employees with the aim of responding to the need to attract and retain young talent.
- CaixaBank Executive Experience. The welcome for executive has been personalised and systemised to accelerate the maximising of the team and the direct connection to results (productivity, efficiency, innovation, etc.).

**Develop and Appraise.** Boost regular recognition and feedback with a positive impact on the employee experience to strengthen commitment and develop internal talent, through:

- CaixaBank Campus. Teaching model that structures the training offer at CaixaBank. Designing and implementing the non-senior manager Training Plan through a global plan structured around three large training blocks: Obligatory, Recommended and Self-training.
- Launch of Digital Proximity Itineraries to manage customers.
- Adapting to the new Change Makers Programme environment, acting as internal trainers.
- Consolidation of the Senior Management Development Plan, which accompanies the duty at the point of incorporation and career-long, both with coaching actions and programmes that are appropriate to their needs at each stage:

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- Early Talents programme design.
- Incorporation in the senior management function and its development: Progress, Proa, GPS and coaching.
- Consolidation phase: Mentoring, C1 and C2 Certificate, Culture and transformation.
- TOP 200 Development Programme: Top 100 Management and identification of Top 100 Potential, link to Succession Planning.
- Cross-disciplinary Plan: self-training “A la carte development”.

**Area as customers.** To facilitate channels for employees when they interact as customers of CaixaBank products and services, making them prescribers through an omnichannel, proactive and specialist service.

Actions in 2020:

- Analysis of areas for improvement with focus group.
- Definition of the new relationship model.
- Project business case.

The aim of developing the Employee Experience project is to commit the best by creating a strong link to help them to meet common goals, managing real experience as a lever for improving commitment.



2020 focus:

In order to improve Employee Experience, the Company has pinpointed the following moments in the employee life cycle:

	Employees	Managers
 <b>HIRING</b>	Objectivity Transparency Innovation	Greater autonomy Agility Employer branding
 <b>ON BOARDING POSITION CHANGE</b>	Support Accompaniment Severability	Agility Rapid immersion Ease
 <b>DEVELOPING ME</b>	Growth Motivation Bolstering role of belonging	Developing talent Meritocracy and diversity Bolstering the senior management role
 <b>APPRAISING ME - Skills Appraisal</b>	Acknowledgement Proximity Objectivity	Leadership Communication Two way direction
 <b>AREA AS CUSTOMER</b>	Linkage Support	Efficiency Expiry

**f) Ambassadors:** Influencers are chose to transmit company culture through informal leaders. Ambassadors include Branch Managers trained in Commercial Culture, who are catalysts for the various actions launched. Diversity of selection at functional level, and in terms of gender and generation, choosing profiles of digital, upcoming and accessible people.

As part of the line of action where we bolster the behaviours defined as *this is us at CaixaBank*, there are another two key projects: the Health Wellbeing Plan and the Diversity and Inclusion Plan.

**g) Healthy Business Project:** health, safety and wellbeing are taking shape as strategic aspects of any company. The most competitive drive forward projects that generate value for people, fostering their wellbeing, in a healthy and sustainable working environment. CaixaBank supports a “healthy business” model for the following reasons:

- Effects on the company’s productivity and competitiveness and, by extension, sustainability.
- Healthier, more motivated and satisfied workforce with prouder to be long and more committed.
- Improved corporate image favouring the capture and retention of talent.
- Improved working climate and reduced absenteeism.

In order to consolidate CaixaBank as a Healthy Company and strengthen our commitment to the health and wellbeing of our professionals, a new programme has been created with its own identity linked to our corporate culture. A live, proactive and transversal programme for the whole Company: **We Are Healthy.**

The programme is based on three pillars:

### 1. Safety. *Safe and emotionally healthy working environments.*

Currently, CaixaBank has an occupational risk prevention management system certified according to international standard OHSAS 18001, which is more demanding than legislation. Preventive culture is ingratiated into all levels of the organisation through a team of health and safety managers (in human resources teams) in the various locations.

CaixaBank’s goal is to achieve excellence in preventive culture and safe working environments, which is why we will examine the transition to ISO 45001 certification, a voluntary certification that is more demanding than the legislative standard, including wellbeing as a global concept.

In psychosocial terms, an intervention programme has been rolled out, to evaluate the psychosocial effects and define actions plans to alleviate stress factors.

Proof of the continued improvement in prevention is that CaixaBank has implemented a comprehensive health and safety management programmed

for the International Network, which in 2019 was given the “Occupation Risk Prevention” award by the International Foundation ORP.



In 2020, the COVID-19 Secure Protocol certification was achieved, following a verification process by specialist external consultants, to discover the degree of implementation of measures and subsequent evaluation. This process was carried out by a leading technical inspection, certification and enforcement organisation.

This certification provides confidence for COVID-19 prevention in our centres, contributes in reincorporation and the return to normal activity safely, and evidences control of risks and permanent review of action protocols, according to the best standards and security measures.



### 2. Health. *Promotion of healthy lifestyles, balancing work life and health as a key factor.*

CaixaBank has refurbished physical spaces to encourage healthy and sporting activities (changing rooms and multi-use room) and has boosted the workplace health, safety and wellbeing on the corporate intranet (thematic medical tips) with the aim of consolidating itself as a Healthy Company.

It offers individual and group programmes to improve lifestyles and manage health through the internal platform and from “Adeslas Salud y Bienestar”, extending the catalogue of physical activities (Pilates, running and physiotherapy) and promoting healthy, making it extendable to all regional directorates. During the pandemic, the actions have been carried out virtually.

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This is all without forgetting the goal of reducing absenteeism, through prevention, promoting healthy habits, updating medical protocols and follow up through our mutual society.



**3. Wellbeing.** *Forging a culture of flexibility with environments that promote the wellbeing of the workforce with benefits to improve the day to day.*

The Sustainable Performance School in Virtaula includes content to improve the personal wellbeing of the workforce, with training in health and nutrition, mindfulness, environment, positive mindset and more.

With extended measures to promote new environments and ways of working

(remote working, collaborative spaces, agile...) and studying ways of improving the workforce's transition to active and healthy ageing (improving the older workforce's motivation, health tips, inverse mentoring...) will make it possible to achieve an emotionally healthier workforce. This should all help to achieve the sustainable development goals defined in challenge 3 on Health and Wellbeing in the "United Nations 2030 Agenda".

To develop this project, the **We Are Healthy** platform was created, with the aim of consolidating our position as a Healthy Company and reinforcing its commitment to the health and wellbeing of all CaixaBank professionals. This internal digital platform brings together awareness campaigns, resources and skills for emotional and psychological resilience, programming of workshops and activities, specialist techniques and guidelines in different disciplines, visibility of benchmarking, etc. These actions will have an impact on the employee experience and will offer information to the workforce to continue to make progress in the implementation of specific improvements.

In coordination with the Internal Communications Area and the new PeopleNow social intranet within the Human Resources Community and Organisation, we have welcomed the new We Are Healthy Platform.

In a first stage at the end of 2020, access was opened to the Human Resources and Organisation segment, and the definitive launch for the whole CaixaBank workforce is planned for the first quarter of 2021. This gradual opening has meant that the platform's successful operation has been checked, with initial feedback on content.

The platform is designed around three basic pillars: **Move, love, care.**

- The Physical Activity pillar (Move) offers access to exercises and routines to do at home at any time.
- The Nutrition and Hydration section (Love) offers healthy and simple recipes.
- The Personal Wellbeing Area (Care) provides meditation techniques and guidelines for better concentration and relaxation.

In 2021, articles and videos were published with content from the various specialities of each pillar (nutritionist, personal trainer and general psychologist), with added invitation to streamed workshops and weekly content, and brief surveys will be published to identify people's habits and propose the best solutions for them.

**h) Wengage:** diversity and inclusion project. CaixaBank is committed and works to foster diversity in all its dimensions as part of corporate culture, by creating diverse, cross-disciplinary and inclusive teams, recognising the individuality and heterogeneous nature of people, and removing any excluding and discriminatory conduct.

To do that, it has a solid framework of effective policies that guarantee fair access for women to executive positions (internal promotion) and ensures parity of hiring, training and professional development, fostering flexibility and work-life balance policies, and strengthening an inclusive culture with principles set out in the Diversity Manifesto.

The Wengage programme, the company's diversity programme that offers a triple vision: gender diversity, functional diversity and generational diversity. It is a meritocracy-based programme, access in equal opportunities and fostering participation and inclusion, therefore, a model where diversity "adds up".



#### Diversity Manifesto

**Including and fostering equal opportunities** in all the Company's policies and processes, and promoting a culture based on meritocracy and respect of people.

**Contributing to breaking down restrictive stereotypes and beliefs** that undermine development and innovation.

**Boosting the creation of diverse, cross-disciplinary and inclusive teams**, recognising the individuality and heterogeneous nature of persons and removing any exclusive and discriminatory conduct.

**Promoting awareness and social change actions and measures** through: training, mentoring, debates, conferences, awards and sponsorship.

**Disclosing the value of diversity** among all persons, institutions, companies and bodies with which we are related.

*The main objectives of the Wengage programmes in its three-fold vision are:*

#### Gender Diversity Programme

##### Objective of the programme:

- Boosting the role of women in the company.
- Involving everyone.
- Contributing from Human Resources processes.
- Visualising diversity.

##### Areas in which the programme acts:

- Leadership and entrepreneurship.
- Innovation and education.
- Exercise.

#### Functional Diversity Programme

##### Objective of the programme:

- Full integration of all disabled people with the same conditions as the rest of the workforce.
- Talent development and fostering professional opportunities for disabled people.
- Raising awareness of inclusion and diversity among the whole organisation.
- Fostering the hiring and inclusion of people with disabilities, generating a short and long-term social impact.

#### Generational Diversity Programme

##### Objective of the programme:

- To anticipate problems resulting from the ageing of the workforce
- To identify actions to help different generations to harmoniously work side by side in the Organisation.
- To use the knowledge and expertise of each generation to empower and accompany the Company's strategy.
- To integrate Generational Diversity into corporate strategy and the employee experience.
- Creating strategies, programmes and policies adapted to each generation

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The **gender diversity programme** seeks to meet the goals of enhancing the representation of women in CaixaBank senior management positions, spreading the value of diversity and raising awareness of bias and gender stereotypes externally, contributing to raising awareness of the value of diversity in society.

*The Action Plan offers two main dimensions:*

### 1. Our people - Internal vision

Internally, the following goals and main initiatives were implemented in 2020:

- Boosting the role of women in the company.
  - Internal women's mentoring programme in the National Network with a focus on three regional directorates (42 participants) and in Business and Private Banking (66 participants)
  - II Senior Management Networking 2020. Meeting to present the evolution of the programme Wengage and jointly set new challenges for 2020/21
  - Vital VoicesVirtual Mentoring. Online mentoring platform with an international scope, intended to help entrepreneurs and small enterprises. Participation of CaixaBank professional woman as mentors.
  - 1st edition of the AED Lead Mentoring online programme for female senior managers by CaixaBank (with 60 participants). The AED (Spanish Senior Managers Association) and CaixaBank are driving a mentoring programme, to promote the present of women senior managers in large corporations.
  - Networking with the "Breakfasts with Talent" programme. Continuous sessions in different regions with a focus on pre-management women
- Raise awareness and involve everyone:
  - Dissemination of units of the Equal Communication guide. Dissemination on the corporate intranet of the four units of the guide's content: *raise your hand, gender stereotypes, interruptions and mansplaining*. Remember that in 2019, the book "*Comunicación Igualitaria: el reto de las relaciones interpersonales, estereotipos de género en nuestras comunicaciones y relaciones socioprofesionales*" was published, as well a digital version available on the intranet.



- A total of 5,000 copies of the book have been distributed to the branch network and more than 3,300 copies to Group companies.
- Gender Test internal tool to analyse whether the Company's external communication is fair and free of stereotypes.
- A training module is being developed online about unconscious bias and restrictive beliefs, focused on two targets: professionals from Hiring and Development to the whole workforce.
- Contributing from Human Resources processes.
  - New Equality Plan 2020. Agreement with the full trade union representatives to extend the commitments of the Equality Plan 2011, which includes: Work-life balance protocol, harassment and mediation protocol, civil partners protocol and the digital disconnect agreement and the People with disabilities inclusion policy.
  - Encouraging remote working. Measure in places since 2019 in Central Services and Regional Directorates. During the COVID-19 pandemic there has been better connectivity of teams and extending and encouraging the use of collaborative tools such as Teams and Office365.
  - The Gender Journey design is in progress. Analysis of the Employee Experience with a focus on gender and development of an action plan to improve the identified issues.
  - Ensuring gender diversity in executive programmes.
  - Including the diversity vision in executive promotion processes.
  - Diversity in the Talent Committee.
  - Ensuring fair pay.
  - Extending the Wengage programme to Group companies, creating a comprehensive command.

- Visualising diversity:

- Meeting with equality agents. “Think Tank” with equality agents and teams from the Regional Directorates regularly every three months.
- Communication and dissemination of diversity to the whole workforce, through the Diversity news channel with more than 25 news articles in 2020 and the intranet portal, with diversity, equality and work-life balance content.

## 2. Clients and society - External vision

Externally, equality of opportunities and value of diversity in three areas:

- Leadership and entrepreneurship

- Organisation of the 4th edition of the Entrepreneurial Women Award, which recognises the professional trajectory and talent of leading executives in Spain, and collaboration with the international IWECA award to support female entrepreneurs.
- CaixaBank Entrepreneurial Women Community. . New LinkedIn network uniting regional and national winners of the three editions of the CaixaBank Entrepreneurial Woman Award. The inaugural event will be only, and attended by the CaixaBank CEO.
- Global Mentoring Walk in Madrid and Mallorca 2020 (more than 300 participants). CaixaBank is the main sponsor in Spain of the initiative driven by the NGO Vital Voices (USA).
- Participating in events and forums on female leadership: eWoman, Valencia Female Executives Meeting, I Female Economic Forum, Rising Tide Europe, I International Congress “Justice with a Gender Perspective”.



- A Professional Self-employed Woman Award, to award the careers of independent professionals in Spain.



- Innovation and education

- CaixaBank Talks. Live, physical and online chats on innovation topics with a gender perspective (more than 10 chats)
- Disney exhibition conference in CaixaForum (200 clients). Speech in Malaga: The figure of the woman in Disney films
- Third edition of the WONNOW Awards with Microsoft to support and empower the presence of women in STEM careers (Science, Technology, Engineering and Mathematics).



- In addition, CaixaBank promotes women in STEM-related jobs, as reflected in 43.5% of women in STEM-related positions. On the other hand, 24.0% of women also have training in the main STEM careers.

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- Agrobank professorship. I Award for the best Master's Thesis by a student with a subject matter related to agriculture, animal husbandry or food, particularly in terms of innovation, quality and security.

- Online workshops are being developed together with Mobile World Capital: "A connected world", to drive children's passion for science and technology.

#### • Exercise

- Basketball: #We believe in basketball. CaixaBank is the Official Sponsor of the Women's National Basketball Team in all its categories.

- Football: #Football for all. CaixaBank sponsors the Women's National Football Team, and eight women's teams in the Spanish *Liga*.

- Running: CaixaBank #Runners. Sponsorship of large races throughout Spain, in which 43% of participants are women. Support for races that favour equality and diversity.

- Other sports: strong legacy of sponsoring local events with a strong turnout of women.

In addition, various campaigns with a high media and social media profile were launched, with a push for digital content linked to diversity and human resources, which are aligned with the corporate milestones or dates set for diversity and equality.

In 2020, 219 separate items were written for corporate social media, making 44 million impressions.

For its diversity management, CaixaBank was included for the third consecutive year in the **Bloomberg Gender Equality Index**, a global stamp recognising the efforts in transparency and successfully helping women to make progress in the business world, achieving the **world's highest score** of all companies chosen for the index. It is also included in the new gender diversity index of the association European Women on Boards (EWoB), sitting at number 1 for Spain and number 145 in the general ranking, which examines the representation of women in leadership roles for companies included in the Stoxx Europe 600 index in 17 countries.



EWOB 2020  
Gender Diversity Index

In 2020, CaixaBank has renewed for the 10th consecutive year the Family Friendly Certificate (EFR), and has improved its classification, now placed at **Excellence Level A** in the certification, being the **first financial institution to do so**. This certificate is awarded by the foundation MásFamilia, in recognition of fostering the balance between the business, work and family, by putting into place policies and measures to support this.



*Recertification as a Family Friendly Company since 2010.*

In addition, it has been awarded the DIE mark "Equality in the Business":



*Recognition awarded from the Spanish Women's Institute for equal opportunities.*

Lastly, CaixaBank has been awarded the International Award for Managing Diversity by the Diversity Foundation, for the first time, in the category of large corporation.



CaixaBank adheres to the main national and international principles fostering diversity:

The association EJE&CON (Spanish Association of Executives and Directors) and sponsor of the Monitoring Survey of the Code of Best Practice for Talent Management and Better Company Competitiveness, in collaboration with Fundación Máshumano and IESE Business School, with the aim of regularly measuring the degree of compliance with the Code's recommendations by its member companies.



*Adhering to the Code of Best Practice for Talent Management and Improving Company Competitiveness.*



*UN women initiative and the United Nations Global Compact, assuming the public commitment to align policies to make progress in gender equality.*



*Voluntary agreement with the Spanish Women's Institute to promote greater representation of women in executive positions. Initiative that aims to encourage balanced participation of women and men in business and economic decision making.*



*Diversity charter signed in 2011, which represents a voluntary commitment at European level to encourage equal opportunities and anti-discriminatory measures.*



*Adhering to the United Nations Global Compact, to accelerate representation and leadership of women in business.*

The functional diversity programme consists of awareness, integration and support for employees with disabilities, based on respect for people, their differences and capabilities, and guaranteeing equality of opportunities and non-discrimination.

This programme:

- Improved working environment: change attitudes and remove stereotypes and unconscious bias.
- Raising awareness among the rest of the workforce: Encourages acceptance of diversity and non-discrimination.
- Generates greater commitment: the workforce will know and work with highly motivated and high-achieving professionals.
- Creates a pride of belonging.

*The Action Plan offers two main dimensions:*

### 1. Our people - Internal vision

Internally, the following goals and main initiatives were implemented:

- Full integration of all disabled people with the same conditions as the rest of the workforce.
  - Contracting of special employment centres (SECs) for procuring services and contracting through the SEC Specialisterne of professionals with TEA-Trastorno del Espectro del Autismo (Autism Spectrum Disorder) to work with CaixaBank (Systems area)

**SPECIALISTERNE**  
Passion for details



**incorpora**  
de "la Caixa"

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- Encouraging external hiring:
  - Identify job boards in collaboration with *Incorpora*, a programme by the “la Caixa” Foundation that promotes the employment of people at risk of social exclusion.
  - Requesting more vacancies (above the approved scale) that can be filled by people with functional diversity in regional directorate and in Central Services.
  - Financing grants to create a pool of future professionals with disabilities already within the CaixaBank ecosystem.

- Talent development and fostering professional opportunities for disabled people.

**Inclusive policy for people with disabilities.** In 2020, together with the new Equality Plan, CaixaBank and 100% of trade union representatives signed the new inclusive policy.

This policy, whose principles and commitments are geared towards respect people with disabilities and favouring their integration in the company in the same conditions as the rest of the workforce, establishes a series of welfare benefits.

- Commitments in employment and hiring: improve year-on-year the presence of people with disabilities in the company, encouraging the employment of people with a legally recognised disability, and promoting the inclusion and incorporation of the workforce with disabilities.
- CaixaBank will be governed by the following principles:
  - **Non-discrimination.**
  - **Inclusion.**
  - **Recognition of capabilities, merits and skills.**
  - **Combating stereotypes and prejudice.**
  - **Encouraging receptive attitudes.**
  - **Accessibility.**
- Measures for workers affected by the protocol aim to improve presence, inclusion and employee experience of people with disabilities. Measures

include: adaptation of the work station, one day of paid leave to attend any medical needs and free advisory service for legal arrangements.

**Bloom plan:** internal campaign to encourage employees with disabilities to bloom in the company. Raising awareness of inclusion and diversity among the whole organisation.

- Equality officers focused on managing functional diversity in each region.
- PeopleNow platform where there is a dedicated space for internal communications for the functional diversity programme.
- Training and tools to inform managers and employees.

## 2. Clients and society - External vision

Externally, the following goals and main initiatives were implemented:

- Commitment to functional diversity: support for the community by encouraging the hiring and employment of people with disabilities and generating a social impact in the short and long term.
- Donations for the purpose of employing people with disabilities. The amount to cover through donations is managed by Social Action, who identify the foundations or association that could receive donations.
- Service adapted to our customers. Accessibility in CaixaBank branches is already a reality, in the 24-hour zone adapted with ramps or lifts, and the accessibility model at ATMs based on the Apsis4All programme, as well as the website with AA accessibility, other projects in the pipeline for digital customers with hearing disabilities.
- Driving adapted and Paralympic sport:
  - Sponsoring wheelchair basketball and, since 2020, a new collaboration agreement with the FEDDF - Spanish Federation of Sports for People with a Physical Disability. CaixaBank sponsors the entry fee of 1,300 sportspersons with a physical disability in official competitions of the Spanish Federation.
  - Agreement between CaixaBank and the Spanish Paralympic Committee to support Paralympic sportspersons in their journey to the 2021 Tokyo Games (#non-conformists of sport).



- Commitment to society, through corporate volunteering. A total of 144 activities were carried out with 212 volunteers, covering a total of 2,784 hours, 2,504 beneficiaries and 7 training sessions about people with disabilities.



The **generational diversity programme** begins by diagnosing the company's situation, analysing the demographic evolution and impact on structural indicators. The project consists of internal interviews, benchmarking and design thinking sessions with professionals from different generations, who share knowledge and experience with the aim of implementing the design of action plans.

Considering the general ageing population, and CaixaBank workforce in particular, generational diversity will be a key factor in managing the company, boosting synergies between generations and dealing with the needs and different expectations of each stage.

The goals are:

- To anticipate problems resulting from the ageing of the workforce
- To identify actions to help different generations to harmoniously work side by side in the organisation.
- To use the knowledge and expertise of each generation to empower and accompany the Company's strategy.
- To integrate Generational Diversity into corporate strategy and the employee experience.
- To create strategies, programmes and policies adapted to each generation.

In 2020, an information collection campaign was rolled out, with the holding of a visioning workshop with key people in the organisation; benchmark to identify initiatives, best practice and studies related to Generational Diversity, and focus groups with discovery sessions to hear the voice of each generation, identify their pains and co-create initiatives (11 focus groups and 24 participants). At the same time, a roadmap has been defined with lines of actions to pursue: Leadership, Training, Awareness, Employee experience, Retirement planning, Metrics and analytics.

In parallel, the company:

- Collaborates with the Generation & Talent Observatory "Generacciona", in 2020 highlighting:
  - Participation in "Diagnosis of generational diversity".
  - Participation in the "II intergenerational leadership study" .
  - Planning of the 2020 study "Intergenerational health and wellbeing".
- Participates in working groups with other companies to drive the value of senior talent and reveal the corresponding social visibility: Senior Talent Lab with Fundación Adecco-Fundación Seres.
- Cooperates in the Team work EFR Senior Talent. Group led by the Másfamilia foundation and comprising various companies together with CaixaBank to anticipate and adapt to this new reality, to maximise the potential of senior talent.

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#### 4. Generating attractive shareholder returns and solid financials.

CaixaBank aims to achieve attractive profitability by improving core revenue, supported by increased activity, through the distribution of long-term savings products (investment funds, pension plans and savings insurance), of protection products (life-risk insurance), consumer financing, leadership in payment methods that generate growth opportunities in e-commerce, business credit and the possibility of replicating the CaixaBank in Portugal through BPI.

COVID-19 and the damaged economic environment have delayed many of the financial goals of the Strategic Plan (including profitability) beyond 2021.

Specifically, the drop in activity has had a detrimental effect on core revenue (which has reduced by 0.1% year on year). Likewise, the major rise in exceptional allowances for COVID-10 (€1.373 billion) has been a major contributor to the Company's shrinking net profit (-19% year on year).

Overall, in this context of lower revenue, CaixaBank has made a major effort to reduce recurring expenses (-4% year on year) and improve efficiency. The Company has comfortably met the guidance announced to market of reducing costs by 2% in 2020.

On the other hand, CaixaBank has kept a solid capital position, in spite of the environment caused by COVID-19. In particular, CaixaBank already had a comfortable solvency position at the beginning of the pandemic (CET1 of 12.0% at December 2019). That, together with the Board's decision to reduce the 2019 dividend to bolster capital levels in an uncertain environment, and flexibility measures announced by the regulator, have helped to raise the CET1 capital ratio to 13.6%.

Lastly, the Company's liquidity levels have also stayed at very comfortable levels. In particular, the liquidity coverage ratio (LCR) is 276%, far above the required 100%.

In 2020, Human Resources and Organisation contributed to the strategy of achieving attractive profitability, keeping up financial robustness through the line of action: Profitability and Efficiency.

#### 5th line of action: Profitability and Efficiency

We contribute to the bank's profitability and efficiency with new labour agreements and making the labour framework flexible for the future.

The leading projects are:

##### a) Rebalancing the workforce with the Restructuring Plan.

On 8 May 2019, a restructuring agreement was reached with 58.5% of employee representatives, to go ahead with a Restructuring Plan on objective, production and organisational grounds, which are detailed in the corresponding Technical Report.

The main elements included in the Technical Report are analysis of the context of the banking sector in Spain, analysis of CaixaBank's production situation (reducing margins, growing efficiency ratio, margins by branch and employee lower than the sector, omnichannel trend for customers to and reduction of assets adjudicated and doubtful loans), analysis of the organisational situation at CaixaBank, which shows the need for greater efficiency, productivity and competitiveness in the retail branch network. The rural retail network: maintaining coverage and development of the value proposal at AgroBank, reallocating portfolios for better productivity of advisors, light branch model to remove the figure of assistant manager and grow single person branches. And in the urban retail network: integration of branches, increased number of Store branches and business bank, and extension of the InTouch model.

Based on this analysis, a proposal was made to remove 2,023 jobs from the branch network and network support, across 50 provinces (all except Barcelona and Teruel). With these 2,023 approved, the fund needed to cover 100% of obligations with employees was estimated at €978 million, the structural saving at around €200 million and the TIR at 19.4%. With that allowance made, there are no anticipated future costs associated with the Restructuring Plan.

The agreement of 8 May also included measures associated with organisational needs.

- Reconfiguration of the network, with roll-out of Store branches, Business Bank and the empowering of the InTouch segment. The development of the

value proposal; of the Rural Network: broadening the pool of branches with one or two employees (branch manager and employee) and removing the obligation to have an assistant manager in rural branches with three or fewer employees.

- Extended opening hours beyond the standard hours.

### b) 2020 incentivised voluntary Redundancy Plan

On 31 January 2020, an agreement was reached with 55.3% of trade union representatives to enable the group of employees aged 58 and above (1962 generation and older) from the province of Barcelona to depart, through an incentivised voluntary Redundancy Plan. During February, a total of 229 voluntarily opted for the plan, with an estimated average replacement rate of nearly 70%, favouring the rejuvenating the workforce and optimising staff costs.

The redundancy package offered was:

- 70% of gross fixed annual remuneration:
  - Persons born in 1962: until they reach the age of 63.
  - Persons born before 1 January 1962: until they reach the age of 64.
- During the compensation period, the special social security covenant is also paid, and pension contributions are also still made, but in savings and risk, keeping their status as active participant.

For these 229 departures on 01-04-2020, a fund of €109 million was estimated, a structural saving of €20 million net of replenishments and a TIR of 11.9%.

### c) Loans agreement

On 12 February, an agreement was reached with 99/3% of the workers' representatives to amend the rules of employee loans and advances.

- It was decided to come into force within nine months (for technical implementation).
- For loans for home purchase, a mortgage guarantee of 60% of the granted capital was established, passing on for the first 24 months an additional

differential of 0.47 points to the interest rate for each loan (equivalent to 50% of stamp duty without taking corporation tax into account).

- Aspects of the conditions of loans and advances have been improved, particularly:
  - Increase in the minimum capital guaranteed in the loan for purchasing home A from 225,000 to 240,000 Euros.
  - Increase in the minimum capital guaranteed in miscellaneous loans: from 25,000 to 35,000 Euros and from 1 to 1.10 years.
  - The improvements included in the change of home formula in cases of break-up of cohabitation.

### d) Our sector collective bargaining agreement.

In 2019, the negotiation set-up was arranged and conversations began to establish the conditions of a new sector collective bargaining agreement, to offer a more flexible regulatory framework, to favour competitiveness and cost containment. Lastly, following months of negotiation and in an environment coloured by the COVID-19 pandemic, on 30 September 2020, a Collective Bargaining Agreement was signed for a term of five years, to smooth out some major cost inertia not linked to performance, and to better face a period of enormous complexity. The Collective Bargaining Agreement also specifically regulates matters such as remote working or the digital disconnect.

The goals achieved in the new Agreement are:

- To implement more efficient remuneration policies to contain inert costs:
  - Salary review to much lower tables (2019-2021:0%, 2022:0.75% and 2023:1%).
  - Reduction three-year % from 4% to 3%.
  - Collective Bargaining Agreement supplement reduces to €517.15€ in 2021 and 2022.
  - Schooling subsidy for children up to 20 years (vs 25 years previously) if no proof is provided of courses being undertaken.

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- Strong link between remuneration and performance and, therefore, profit and financial variables measuring the company's performance:

- One-off payment linked to profit after tax and ROE (0% in 2020 and 2021, 2022, 2023: 0.25% if PAT>0 + 0.25% if ROE>8%).
- Three-year one-off payment not consolidated topped at 0.4% annual depending on ROE. 0.2% if ROE >=7% and +0.2% if ROE>=11%.

These measures would equate to an annual structural saving of €107 million as of 2024.

- Better loans and leave, option to split vacation time and an extra day off.
- Regulation of remote working.

The inclusion of rules on remote working in the regulation of the collective bargaining agreement was an opportunity following the publication of Royal Decree Law 28/2020 of 22 September, passing the Remote Working Act.

The agreement distinguishing between remote working in the context of the COVID-19 pandemic and normal remote working (which is considered anything over 30% of working time carried out remotely).

The law makes it mandatory to provide the necessary resources to work remotely, and leaves the compensation of related costs for collective bargaining.

On these issues, the Collective Bargaining Agreement has agreed as follows:

#### *Regulation of remote working in the context of COVID-19*

- Providing PCs or similar and mobile phone
- If they have those, a stipend of €45 to purchase a keyboard, mouse and screen. Alternatively, companies can choose to deliver those resources directly.
- It has been agreed not to provide monthly compensation for recurring expenses.

#### *Regulation of remote working post COVID*

- Provision of PC or similar, mobile phone and chair.

- Compensation of €130 to purchase a keyboard, mouse and screen. Alternatively, companies can choose to deliver those resources directly.
- Monthly payment of €55 (for remote working for all of working time or the proportional part of the remote working percentage).

In addition, when remote working represents less than 30% of working time (1 day per week established in CaixaBank), a PC or similar and mobile phone will be provided, and the possibility of working from the location chosen by the employee is considered.

In this context, the main features of remote working regulated at sector level are:

Remote working is voluntary both for the company and the employee, and an agreement between them on this should be made in writing. The contents of the remote working contract and registration should be governed by the Royal Decree Law.

Remote working arrangements can be reversed by either party, unless the provision of services in this form is part of the initial employment contract.

- Regulation of the digital disconnect

The new article 15 regulates the right to digital disconnect in the sector.

- No telephone calls, emails or any kind of messages between 7 pm and 8 am.
- The right not to check digital devices provided to employees during vacation time, reduced working hours, leave, etc.

#### **e) Working time recording.**

Additionally in 2019, a framework agreement was made at sector level to record working time with the workers' legal representative, and in 2020 the working hours register was implemented for the whole workforce.

#### **f) Flexible remuneration.**

In the Agreement of 8 May, the conditions of a Flexible Remuneration Plan were established, to be implemented during 2020. It is a remuneration scheme that allows employees to receive some of their monetary remuneration through a series of preselected goods and services.

This adds value (tax savings, bespoke and best offers) for the whole workforce, without entailing a greater remuneration cost for the company, adapting to individual preferences and circumstances, through an agreement signed by the Company and employees.

As of 31 December, a total of 4,255 employees had subscribed to one or more products in the Compensa+ Flexible Remuneration Plan. To launch the Plan, which is designed for the whole workforce, a multi-stage launch strategy was used, first with the Ebro region directorate (commercial network vision), then with Human Resources and Organisation (corporate services vision), and subsequently with the In Touch regional directorate (new digital service model vision) to collect feedback and proceed to the global launch. Since October it has been open to the whole CaixaBank workforce.



### Attractive and tailored remuneration package

#### For employees

##### Tax savings

- The majority of products offered offer **tax breaks**, to maximise net pay.

##### Bespoke package

- Adjusting remuneration to individual needs and concerns at every stage of life.  
**Compensation adapted to diversity.**





##### Best offers

- Best offers for goods and services enjoyed, by achieving **economies of scale**.

#### For CaixaBank

- Most efficient remuneration management (same cost).
- Fostering the business of Group companies.
- Strengthening the satisfaction of “total compensation”.
- Alignment of best practice in the sector.

The products offered by the Company in the first stage of roll-out, with a total maximum of 30% of annual gross salary, are:

Spouse and descendent <25 years	For children under the age of 3 years	Limit 1,500 euros per annum	Maximum annual contribution of 10,000 euros
Health insurance	Primary school	Transport card	Savings insurance
			
78%	4%	7%	11%

The following activities led to the offering of the Flexible Remuneration Plan:

- Design of the online platform, Compensa+ and an app that is accessible only from company devices. A platform is provided to simulate all kinds of products, and to complete product purchases.
- Communication campaign for the declaration of interest in the Company's Flexible Remuneration Plan. To access Compensa+, employees must first have declared their interest in the Flexible Remuneration Plan. This is how the employee authorises the transfer of their data to the platform.
- Communication campaign for the general launch of the Flexible Remuneration Plan and weekly product newsletters. Communication of the availability of Compensa+ to all company employees. A weekly newsletter for each product is published, so the workforce can find out more about them.

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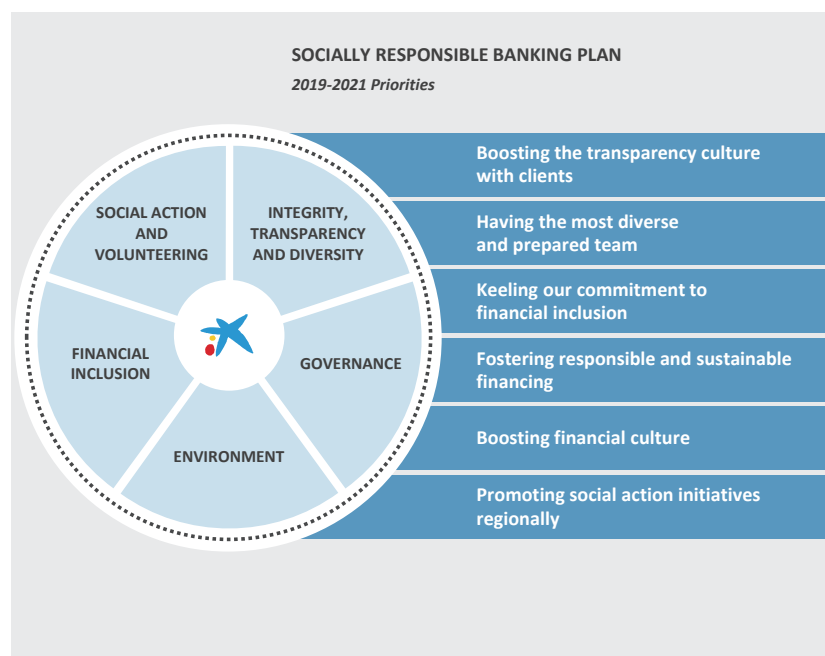
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## 5. Becoming a benchmark in responsible banking and social commitment.

Being a benchmark in socially responsible banking is and always has been a key priority in the CaixaBank Group strategy, a commitment that has gained particular importance during COVID-19. In particular, the Company has worked intensively to mitigate the economic and social effects of the pandemic, and to respond to the groups most affected by the crisis.



The Company has also continued to strengthen its position in terms of sustainability. CaixaBank is part of the leading sustainability indexes, including the Dow Jones Sustainability Index (DJSI) World. In 2020, the Company was included for the 9th consecutive year, being placed at number 7 of the world's most sustainable banks and improving on last year's results.

In 2020, CaixaBank also exceeded its strategic aim of issuing green and social bonds, following the second issue of a social bond for €1 billion (to finance SMEs and microenterprises from the most disadvantaged regions of Spain) and

the issue of a €1 billion green bond (to finance renewable and energy efficiency building projects). The Company has continued to make progress in measuring and managing environmental and climate risk, and others, through gradually developing and implementing green taxonomy in the Company.

In terms of financial inclusion DJS, the Company has kept its close position, with coverage (through branches or advisors) of the population in small towns very similar to 2019. Likewise, there has been continued bolstering of access to financial services through microfinancing and the MicroBank social bank (in 2020, €900 million in new credits were granted to families, SMEs and microenterprises).

Lastly, in terms of social action and volunteering, a total of 4,536 activities were carried out, most of which were done remotely due to the COVID-19 situation. In 2020, the Company held its first Social Week in digital format.

In 2020, Human Resources and Organisation contributed to the strategy of being a benchmark in responsible management and commitment to society through the action: Talent Development.

### 6th line of action: Talent Development

We guarantee the best professional team, aligned with the leadership model.

*The leading projects are:*

**a) Development Top 200**, a programme led by the Company's Senior Management team, which aims to boost leadership development and other core skills for optimum executive management, with the aim of the Company's leaders exercising standardised, coherent and service influence in line with the Organisation's strategy and values. The majority of the programme's content is in collaboration with prestigious business schools, and in order to provide continuous training for executives, in 2020 the programmes were moved online.

The programme is structured into four core areas: Self-leadership, Communication, Customer focus / Strategic Vision and Leadership.

Self-leadership includes: External mentor, Trends and lunch cycle, Personal coach and Executive health coach.

Communication includes: Coach / consultant in communication and languages, individual face-to-face or telephone sessions.

Customer focus / Strategic vision includes: Programme focused on strategy digital mentality, specific seminars with the world's leading business schools, executive and senior executive programmes and special programmes for members of the Board of Directors.

Leadership includes: roundtables, strategic leadership programmes, seminars and specific programmes in business schools.



**b) Executive appraisal**, in 2019 Executive Feedback was launched for the first time for members of the Senior Management Committee, with appraisals of teams, collaterals and collaborators from different areas, producing a confi-

dential result that identifies strengths and areas for development. In 2020, the Executive Feedback process was carried out with senior management (not members of the Senior Management Committee) with the same procedures.

The appraised groups, who belong to the Organisation's Senior Management, are: General Subdirector, Executive Management and Corporate Management. Likewise, the following groups were also appraised: Department Management, Area Management and Managing Directors directly reporting to members of the Senior Management Committee.

The executive appraisal includes three visions:

- Appraisal of Senior Management Talent Appraisal: ad-hoc report by an expert providing objectivity and independence.
- Executive Skills Appraisal: tool to identify and compare internal talent and executive capabilities. Appraisal carried out by line manager.
- Feedback: collected from information from the team, collaterals or collaborators from different areas and line managers.

To determine this appraisal model, a benchmarking study was carried out of best practice in the banking sector and IBEX35 companies, with SuccessFactors chosen as the tool to manage the resulting information.

These appraisals are used to draw up an executive talent map for the whole Organisation, supporting the Top 200 development programme, providing information to the Succession Planning and helping to reinforce the culture and leadership model.

**c) Succession planning**, including senior management and executives in key posts. It enables the anticipating of future coverage needs for key positions, and identifying employees with potential to work on their areas of development. The main lines of work in 2020 were to compare the pool of successors of key positions with the Executive Management and Corporate Management and to identify competency gaps and, therefore the development needs of successors, and to design specific development plans.

In the third quarter of 2020, the process of reviewing and updating the CaixaBank Succession Planning began, to make it fit for future organisational and regulatory changes. This process has been based on 5 lines of work:

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- Review existing regulations to ensure they are up to date.
- Benchmarking: analysis of the sector, specifically national and international banks and insurers.
- Review key positions identified to date.
- Review the organisational structure to identify new key positions.
- Identify pool of successors.

**d) Pre-executive talent**, such as the pre-executive talent detection and development programme. The anticipated goals are to draw up a talent map by function to have contribution and potential information for everyone in the Organisation, shining a light on pre-executives for possible coverage. The use of HR Analytics can help to predict the successful profile.

**e) Detection and development of digital talent**, to detect and attract talent and gain their loyalty, and to definitively incorporate strategic thinking into the necessary profiles in the Organisation.

- Talent map. A generic talent map has been created in relation to the transformation profiles in the TOP 50 digital era. Work is ongoing on the creation of a talent map by area of Senior Management Committee that will identify, at Group level:

- a) Employees that currently could cover positions of key profiles.
- b) Employees that have the potential to cover these profiles with the help of training programmes (upskilling or reskilling).

Currently, we have received 71% of information from each area. The analysis document is being finalised and work on the talent map is beginning.

The CaixaBank technical skills dictionary has been completed, to include information of internal profiles. Employees can now find out information on their level of technical skills through the selection platform.

- New Graduates Programme. Focused on filling the gaps in the talent map, 34 people have been hired into key positions.
- Brand management and recruiting. The project CaixaBank Experience Hub (CaixaBank X Hub) has begun to build an image to generate a disruptive ecosystem of innovation, learning and talent around the CaixaBank brand,

through:

- Understanding the CaixaBank corporate culture to ensure that candidates are a good fit in the Group.
- Conceptualising the new CaixaBank brand Experience Hub.
- Defining the positioning strategy that places the Group as a reference for transformation, know how and attracting the best talent.
- Defining the candidate experience through analysing hiring processes and their journey.
- Recommending the value proposal of the employee Digit IT Hub.
- Defining the internal Communications Plan.

## 2019-2021 Strategic Plan Indicators

Follow-up metric	December 2018	December 2019	December 2020	2021 Target
<b>Boosting talent and diversity</b>				
Valuation of employee perception of empowerment	73.0 %	72.0 %	70.0 % <sup>(1)</sup>	75.0 %
Women in strategic management positions (as of Store Management)	32.2 %	35.2 %	36.3 %	35.0 %
Women in executive positions as of assistant management of branch A and B	39.9 %	41.3 %	41.6 %	43.0 %
Voluntary redundancies of critical profiles with good skills appraisal	-	-	-	No target
Employees with good appraisals assuming new responsibilities	-	66.3 %	60.4 %	No target
Training hours for digital skills	-	44.6 %	86.6 %	55.0 %
Certified professionals above the mandatory MIFID II training	45.9 %	47.3 %	48.8 %	55.0 %

## Define and deploy the best value proposal for employees

Employees with flexible arrangements: remote working	-	39.6 %	44.9 % <sup>(2)</sup>	45.0 % <sup>(4)</sup>
Employees with flexible remuneration measures	-	-	15.5 %	25.0 % <sup>(5)</sup>
eNPS of the employee (perception)	75.0% <sup>(3)</sup>	9	8 <sup>(1)</sup>	12
Employees who are “active” on the new People Now platform	-	-	-	20.0 % <sup>(4)</sup> (accumulated for the year)

## Promoting agility and collaboration

Employees from Central Services using collaborative tools	-	-	99.7 %	95.0 %
Employees with a favourable view of agility and transversality	-	62.0 %	69.0 % <sup>(1)</sup>	75.0 %

(1) In June 2020, the Commitment Study was carried out with the whole workforce.

(2) Data as of June 2020. This metric does not include remote working arrangements owing to COVID-19 (including the option to work from home one day a week: measure currently suspended).

(3) Global result of the Commitment Survey due to not having the eNPS value in December 2018.

(4) 2021 goals currently under review.

(5) 2021 goal updated in June 2020.

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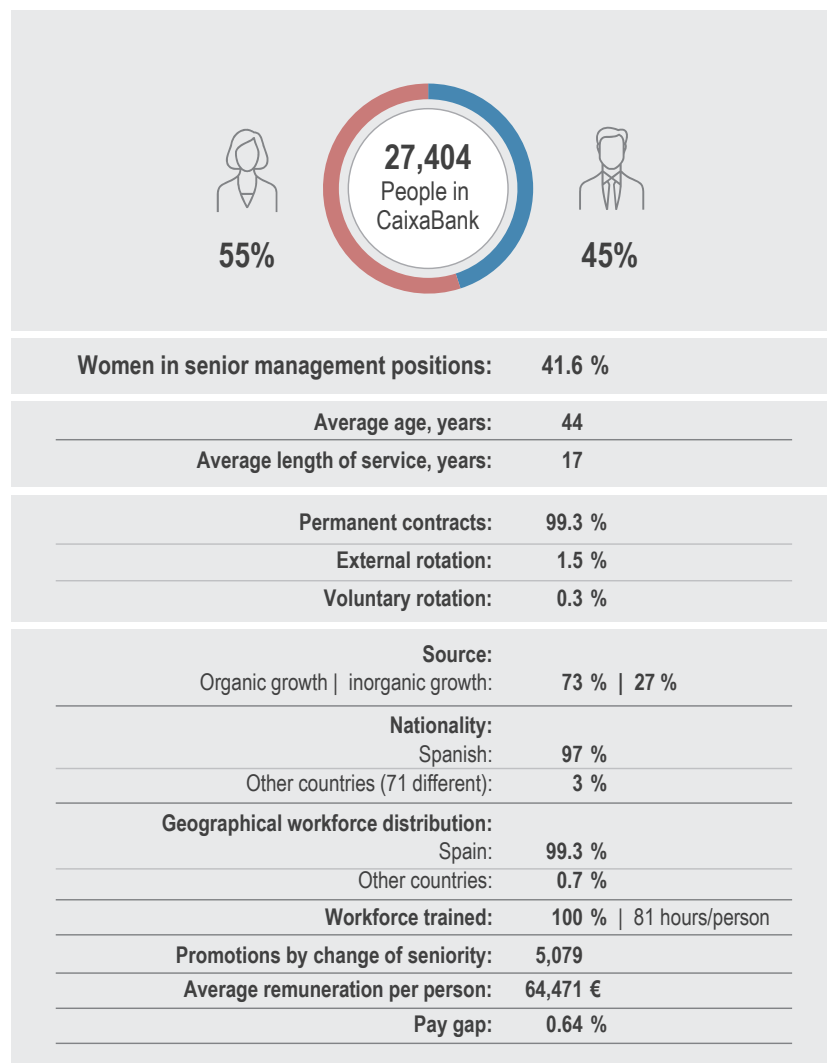
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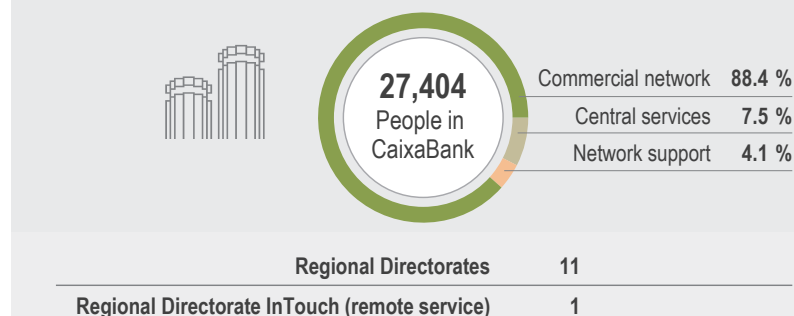


## Who we are and how we are organised. CaixaBank S.A.

### Main indicators



### Organisational structure. Workforce distribution:



### Organisational structure. Branches per segment:

<b>Retail Banking</b>	<b>3,571</b>
Conventional branches	2,033
Store branches	548
Business Bank	49
AgroBank	801
HolaBank	140
<b>Specialist centres</b>	<b>238</b>
<b>International network</b>	<b>27</b>

### Workforce evolution 2016-2020

As of December 2020, the CaixaBank workforce consisted of 27,404 people, 2,586 fewer than four years ago, representing a 9% reduction in the workforce. This reduction was principally caused by the active management of the workforce, which is focused on optimising current market needs and achieving geographical balance. The 2019 Restructuring Plan led to 1,954 members of the active workforce leaving between 2019 and 2020, and the 2016 Labour Plan for Exempt Areas led to 62 deferred departures in 2017.

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At the same time, there were 1,301 departures related to incentivised voluntary redundancy plans in 2017, 2018 and 2020. In 2017, the departure of groups aged 56 and over; in 2018, with the extension of the 2017 agreement, the group of 57 and over were let go, and in 2018, the departure of 58 and over was allowed, but only in the province of Barcelona. All those departures contributed to rejuvenating the workforce and optimised staff costs.

In terms of hiring, a total of 2,824 people were hired in the last four years, 885 in specific positions in Central Services or specialist segments, and the remaining 69% (1,939 new hires) were mostly in intern positions in the branch network. The interns group had a high rate of rotation (around 20% in 2020). Proof of this is that there were 840 departures for this group between 2016 and 2020.

The rest of movements in the period are explained by recurring absences (-583 people) and the net absenteeism rate (-244 people), which is calculated and the number of reincorporations less the number of leaves of absence. The net balance of absences is included in workforce moments between CaixaBank and Group companies, which, in the four-year period, meant the net departure of 450 people, showing the mass departure in the second half of 2017: leaves of absence for GDS-Cusa of a total of 309 employees, owing to the outsourcing of

who are relieved of their normal workload.

## Workforce evolution 2019-2020

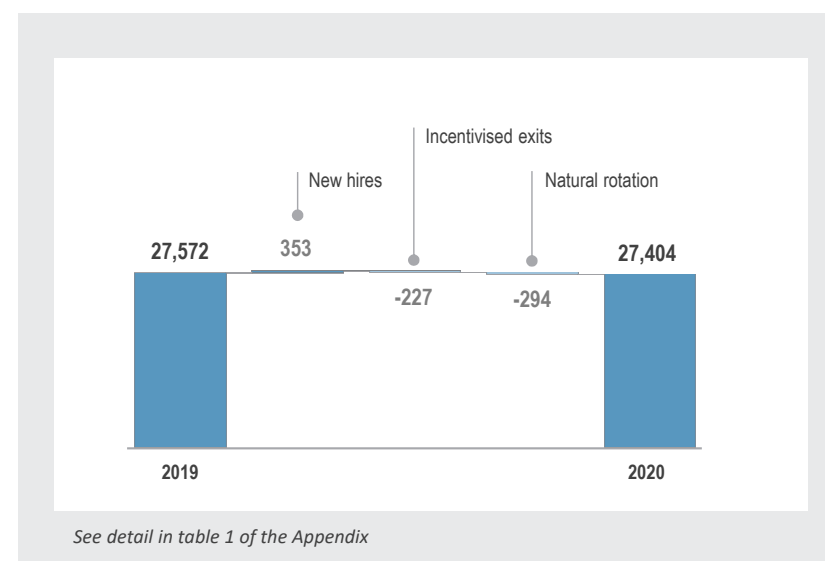
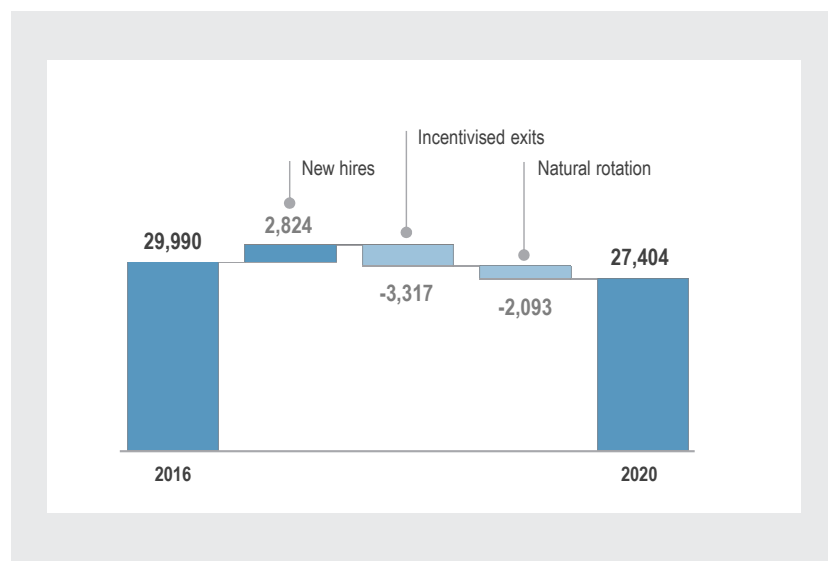
In the last year, the workforce reduced slightly by 168 people, mainly owing to the departure of 208 people due to the incentivised voluntary redundancy plan in Barcelona.

During 2020, there were 234 other departures, linked to the rotation of interns throughout the branch network (-85 departures) recurring leave (-130 departures) and deferred departures from the 2019 Restructuring Plan (-19 departures). Of the 353 new hires in 2020, 56% correspond to interns in the branch network, and the remaining 44% are specific positions, mostly in Central Services and international branches.

The net balance of absence is -50 (reincorporations less leaves of absence). In terms of intragroup movements, 47 employees were relocated to Group companies and 18 returned.

In 2020, global rotation (excluding departures through the Restructuring Plan) is 1.5%, and voluntary rotation was 0.3%.

*See detail in table 2 of the Appendix*



*See detail in table 1 of the Appendix*

## Demographic structure

Over the past four years at CaixaBank, the demographic pyramid has been characterised by an increase in the presence of women (55%) and by an ageing workforce (average age of 44 years).

The percentage of women in the workforce, which increased from 52.6% in 2016 to 55.2% in 2020, is due largely to the higher number of departures of men, who have taken advantage of the mass voluntary redundancy plans implemented in the Bank. Another factor impacting the growth in the number of women, albeit to a lesser degree, is the higher percentage of women hired in the 2016-2020 period—51% women to 49% men.

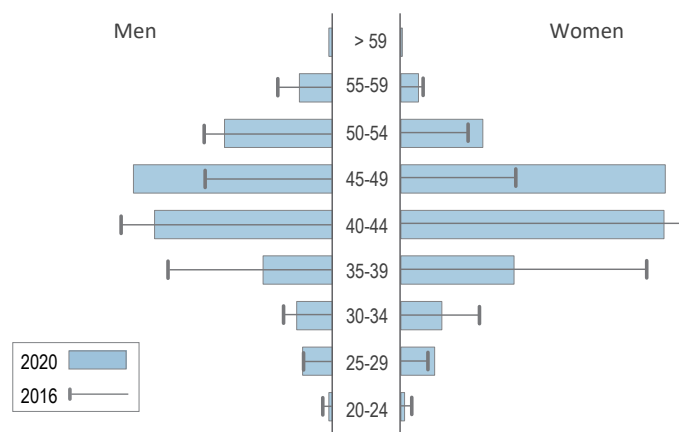
The average age of employees in the period 2016-2020 has grown by one year, from 43 years in 2016 to 44 in 2020. There are two reasons behind this modest increase:

- The mass departure of people over 50 years of age through Voluntary Redundancy Plans and Restructuring Plans.
- The partial replenishment of departures with young talent under 30 years of age.

Meanwhile, the ageing workforce is evidenced by the increase in the number of male and female employees in the 40-50 age bracket, from 45.5% of the workforce in 2016 to 61.1% in 2020.

This ageing is not exclusive to the Bank; the same phenomenon can be seen in the general population, both in Spain and throughout Europe. The main reasons behind the ageing general population are the low birth rate in recent decades and the increase in life expectancy.

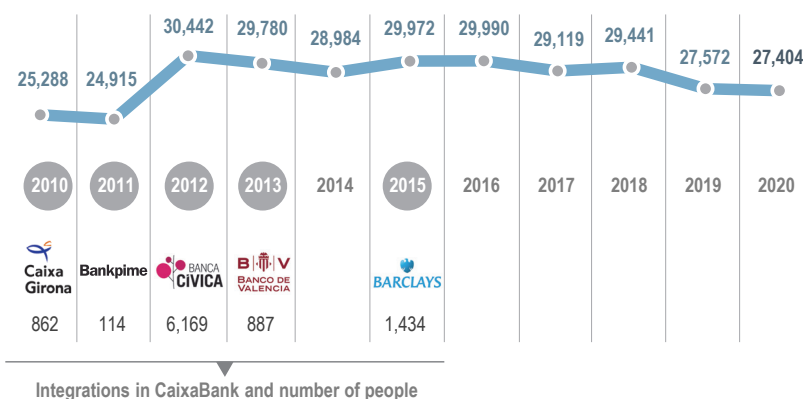
When looking at the active population, there is also an increase in the average age due not only to demographic factors, but also to the impact of the economic crisis, which has caused a delay in the age of entry into the labour market (young people spend more time on education and training). This factor, together with the delay in the retirement age, will lead to a shift in the age range of the working population and a rethinking of the concept of “active life”.



See detail in table 3 of the Appendix

The origin of CaixaBank's workforce is a product of the Bank itself, which has absorbed five other banks in the past ten years (Caixa Girona, Bankprime, Banca Cívica, Banco de Valencia and Barclays). Of the current workforce, 26.8% are the result of inorganic growth. It should be noted that during the first quarter of 2021, the bank plans to integrate Bankia staff (around 15,500 expected).

Integration Capacity of CaixaBank. Evolution of the CaixaBank Workforce 2010-2020



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The distribution of the workforce by origin is shown below:

Workforce by origin:			
Pension Fund/Barcelona	963	3.5%	
Organic growth	19,096	69.7%	
Inorganic growth	7,345	26.8%	
Banca Cívica	4,574	16.7%	
Barclays Bank	1,028	3.8%	
Caixa Girona	676	2.5%	
Banco de Valencia	640	2.3%	
Morgan Stanley	253	0.9%	
Bankprime	83	0.3%	
Others	91	0.3%	

97% of CaixaBank's workforce is Spanish (26,587 people), which reflects the fact that the business operates mainly in Spain. However, it has 817 non-Spanish employees from 71 different countries. They come from the following continents: Rest of Europe (421), South America (222), Africa (65), Asia (54), Central America (29) and North America (26).

Origin of the workforce by continent:			
Spain	26,587	97.0%	
Rest of Europe	421	1.5%	
South America	222	0.8%	
Africa	65	0.2%	
Asia	54	0.2%	
Central America	29	0.1%	
North America	26	0.1%	

See detail in table 4 of the Appendix

## Organisational Structure

CaixaBank organises Spain into 11 Territorial Divisions and one InTouch Territorial Division (remote customer service).

Nationwide, CaixaBank has 3,809 offices (-330 year on year) distributed as follows:

- 238 specialist offices including, namely, Business Banking (125 offices), Private Banking (68 offices), InTouch (15 remote customer service offices) and Corporate & Institutional Banking (15 offices).
- 3,571 Retail Banking branches (-347 year on year). The number of branches has been reduced as a result of the consolidation of urban branches. Urban branches have been reduced by 31% (-708 offices compared to 2019). For their part, Store and Business Bank branches, which are the driving forces behind the transformation of CaixaBank's distribution model have increased in 2020. The number of Store branches has grown by 90 to 548, and the number of Business Bank branches has grown by 7 to 49 as of December 2020. Lastly, rural offices have increased by 23% to 1,413, partly due to a change in the criteria used to determine what constitutes a rural branch.

In 2021, a trend similar to 2020 is foreseen in terms of urban branch consolidation and growth of Store and Business branches, with an estimated 3,000 branches by December 2021.

Types of branches in the National Network:		
Store	548	
Business Bank	49	
Rural	1,413	
Traditional	1,561	
Specialist Offices	223	
InTouch	15	

See detail in table 5 of the Appendix

CaixaBank operates internationally through its staff of 188 people. These people are located in 25 countries and 30 offices broken down as: 18 representative offices plus 9 CaixaBank branches and 3 Spanish Desk offices (Mexico, Portugal and Austria).

Of particular note is the incorporation of the new banking subsidiary in Luxembourg in 2019, which finally obtained the license in 2020. CaixaBank has strategic alliances in Central America with the Inbursa Grupo Financiero, in Central Europe with Erste Bank and in Asia with Bank East of Asia (BEA).

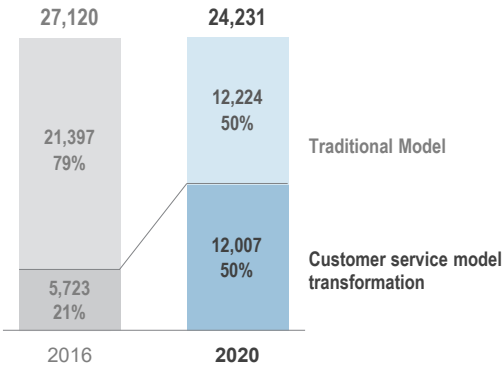


In addition to the Commercial Network, we have Central Services offices with 2,048 people and Network Support offices (which include the personnel from the Territorial Divisions) with a total of 1,125 people. *See detail in table 6 of the Appendix.*

### Functional evolution of the workforce

The accelerated change occurring in the customer service model is evidenced by the fact that the number of employees in the Commercial Network who are part of the new model has more than doubled in the last four years, jumping from 21.1% in 2016 to 49.6% in 2020.

Total workforce of the Commercial Network



*See detail in tables 6 and 7 of the Appendix*

A total of 7,435 employees work in the offices associated with the new service model (Store, Business Bank, InTouch and Day One offices), which represents 62% of the total number of employees included in the transformation of the service model.

In addition, the group of advisory specialists is topped off by employees in the Corporate Banking (1,063), Private Banking (755), Corporate & Institutional Banking (149) and International (188) segments, as well as by Premier Banking Managers (1,400) and Business Managers (1,017). This group makes up the remaining 38% of employees implicated in the transformation of the customer service model.

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## About us and how we are organised. CaixaBank Group

### Group Structure


#### » Business support

 **803**  
**CaixaBank Operational Services (100%)**  
Administration back office services


 **194**  
**CaixaBank Facilities Management (100%)**  
Construction, maintenance, logistics and purchasing management


 **98**  
**CaixaBank Business Intelligence (100%)**  
Digital project development

 **376**  
**Silk Aplicaciones (100%)**  
IT services

 **1**  
**Silc Inmobles (100%)**  
Data processing centre management

#### » Business Activity

 **549**  
**CaixaBank Payments & Consumer (100%)**  
Consumer finance and payment methods

 **31**  
**PromoCaixa (100%)**  
Product marketing

 **10**  
**CaixaBank Equipment Finance (100%)**  
Vehicle leasing and capital goods

 **9**  
**Telefónica Consumer Finance (50%)**  
Consumer finance

 **4,622**  
**Banco BPI (100%)**  
Portuguese credit institution

 **620**  
**VidaCaixa (100%)**  
Life insurance and pension fund management

 **54**  
**BPI Vida e Pensões (100%)**  
Life insurance and pension fund management

 **193**  
**CaixaBank Asset Management (100%)**  
Collective Investment Institution management

 **39**  
**BPI Gestão de ativos (100%)**  
Collective Investment Institution management

 **4**  
**CaixaBank Asset Management Luxembourg (100%)**  
Collective Investment Institution management

 **29**  
**Nuevo MicroBank (100%)**  
Micro-credit financing

 **39**  
**ImaginTech (100%)**  
Management of the Bank's young person segment

 **13**  
**CaixaBank Wealth Mgmt. Luxembourg (100%)**  
Luxembourgian credit institution

 **8**  
**CaixaBank Titulación (100%)**  
Securitisation fund manager


 **116**  
**Building Center (100%)**  
Property holding company

#### » Other Group companies


 **111**  
**CaixaBank neX (100%)**  
Customer experience strategy in the omni-channel marketing environment

 **52**  
**Inversiones Inmobiliarias Tegui Resort (60%)**  
Property holding company

 **26**  
**Líderes de Empresa Siglo XXI (100%)**  
Surveillance and protection services

 **16**  
**Credifimo (100%)**  
Mortgage and personal financing

 **7**  
**Servicio de Prevención Mancomunado CB**  
Occupational risk prevention

 **6**  
**Puerto Triana (100%)**  
Holding company of property assets and property promotion

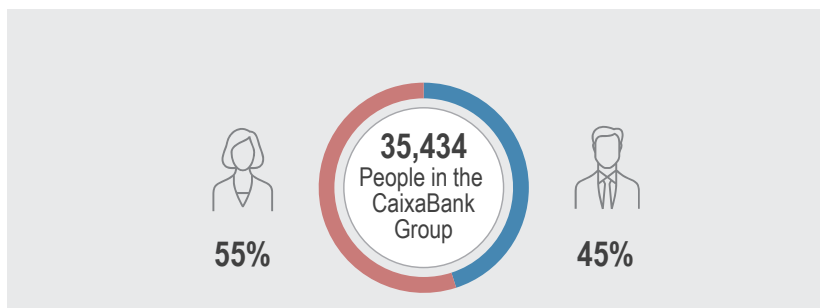
 **3**  
**Global Payments Money ToPay (49%)**  
Payment institution

 **1**  
**VidaCaixa Mediación (100%)**  
Financing and insurance activity

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## Main indicators



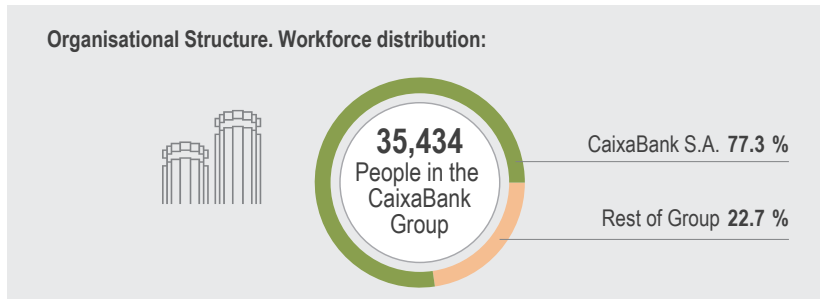
Median age, years:	44
Median time at the company, years:	16

Permanent contracts:	99.4 %
External turnover:	2.4 %
Voluntary turnover:	0.6 %

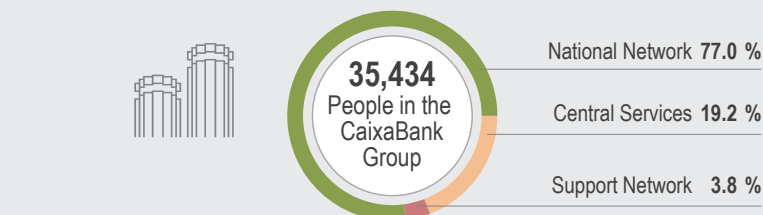
Nationality:	
Spanish	84 %
Other countries (74 different)	16 %

Geographical distribution of the workforce:	
Spain:	86 %
Other countries:	14 %

Trained workforce:	99 %
Training hours per employee:	73   97 % online
Average remuneration per person:	59,864 €
Salary gap:	1.77 %



## Organisational Structure. Workforce distribution:



	CaixaBank	BPI
<b>Territorial divisions</b>	<b>12</b>	<b>2</b>
<b>Organisational Structure. Branches by segment:</b>		
Retail Banking	3,571	364
Specialist Office	238	58
International Network	27	-

## History of the CaixaBank Group

The CaixaBank Group arose from the transformation of Criteria CaixaCorp, S.A. and culminated with the entry of CaixaBank into the Bank of Spain's Register of Credit Institutions on 30 June 2011 and the commencement of its listing as a credit institution on the stock exchange on the following day, 1 July 2011.

On 26 September 2017, and effective as of the same day, the Governing Council of the European Central Bank ruled, based on the fulfilment of the conditions set forth in Article 26(8) of Council Regulation (EU) no. 1024/2013, that CriteriaCaixa was no longer the parent company of the financial conglomerate, as it no longer exercised control or significant influence. Consequently, the company CaixaBank (CaixaBank, S.A.) became the controlling institution.

The following table outlines the major milestones in the history of the CaixaBank Group.

## Major milestones in the history of the CaixaBank Group:

Year	Milestone
1904	Creation of Old Age Pension and Savings Bank of Catalonia and the Balearic Islands. The name “La Caixa” comes from the Catalan name of this pension fund: Caixa de Pensions per a la Vellesa i d’Estalvis de Catalunya i Balears.
1918	Integration of “Obra Social” into the Organisation.
1955	Start of property developments with a social dimension.
1960	La Caixa exceeds 237 branches and 1,000 employees.
1980	Creation of Grupo de Servicios, S.A. for the control of shareholdings on the part of La Caixa. Three years later, it changed its corporate name to GDS-Grupo de Servicios, S.A.
1990	Following the merger of the Old Age Pension and Savings Bank of Catalonia and the Balearic Islands and the Savings Bank and Pawnbroker of Barcelona (founded in 1844), the Savings and Pension Bank of Barcelona is born. The institution reaches 2,296 branches.
2000	GDS-Grupo de Servicios, S.A. is absorbed by CaixaHolding, S.A.U. (company which was inactive and adapts its corporate name).
2007	Creation of MicroBank (social bank belonging to La Caixa) and of Criteria (CaixaHolding, S.A.U. changes its corporate name to Criteria CaixaCorp, S.A.). Initial public offering of Criteria CaixaCorp, S.A. With a maximum of 25% of its share capital.
2008	Acquisition of Morgan Stanley's private banking business in Spain.
2010	Merger by absorption of Caja de Ahorros de Girona.
2011	Reorganisation of the Group and initial listing of CaixaBank. Acquisition of the business of Banco de la Pequeña y Mediana Empresa, S.A. (Bankpime).
2012	Merger with Banca Cívica formalised in August. Banco de Valencia is awarded by Spanish Executive Resolution Authority; formalisation takes place in 2013.
2014	Transformation of “la Caixa” in Fundación Bancaria la Caixa.
2015	Merger by absorption of Barclays Bank, S.A.U. Friendly takeover bid for Portuguese bank BPI (Banco Português de Investimento).
2017	Acquisition of 84.5% of BPI.
2018	The standing in BPI is strengthened to 100%.
2020	Common merger project between CaixaBank, SA. (acquiring company) and Bankia, S.A. (Company being absorbed).

The company CaixaBank (CaixaBank, S.A.) is the parent company of the financial conglomerate comprising the regulated entities of the CaixaBank Group. As a listed bank, it is subject to the supervision of the European Central Bank and the Spanish National Securities Market Commission (CNMV), even if the entities of the CaixaBank Group are subject to supervision of complementary sectoral bodies.

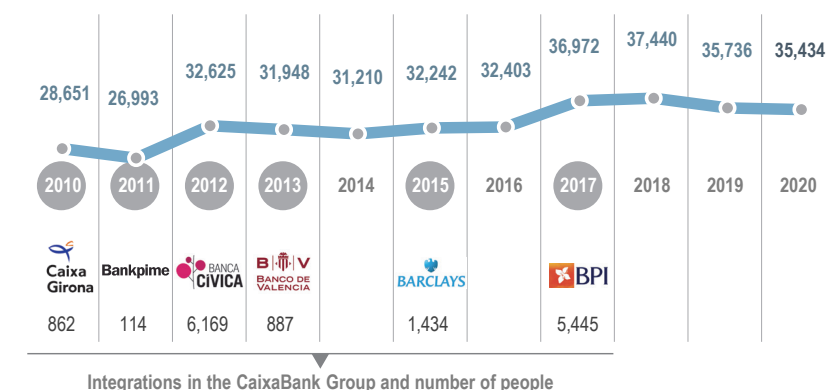
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## Evolution of the Workforce 2010-2020

CaixaBank's workforce as at December 2020 stood at 35,434 people, 6,783 more than in 2010, representing a 24% increase in the workforce. This increase was due in large part to the inorganic integrations from other financial institutions in Spain and Portugal. Some 15,000 people from entities such as Caixa Girona, Bankpime, Banca Cívica, Banco de Valencia, Barclays and BPI have joined the Group; more than 12,000 are still part of the Group's workforce.

**Integration Capacity of CaixaBank.** Evolution of the CaixaBank Group Workforce 2010-2020



**Workforce evolution 2010 - 2020\***

Year	CaixaBank Group	Subsidiaries	CaixaBank	Integrations
2010	28,651	3,363	25,288	Caixa Girona
2011	26,993	2,078	24,915	Bankpime
2012	32,625	2,183	30,442	Banca Cívica
2013	31,948	2,168	29,780	Banco de Valencia
2014	31,210	2,226	28,984	
2015	32,242	2,270	29,972	Barclays
2016	32,403	2,413	29,990	
2017	36,972	7,853	29,119	BPI
2018	37,440	7,999	29,441	
2019	35,736	8,164	27,572	
2020	35,434	8,030	27,404	

\*Starting in 2011, the perimeter is CaixaBank Group; before that year, the perimeter was "la Caixa" Group

Accordingly, 34% of the CaixaBank Group workforce as at 31 December are the result of the banking consolidation process that has taken place over the last ten years. The distribution of integrations by entity of origin is shown below:

Inorganic growth	11,967	33.8%
Banco BPI	4,622	13.0%
Banca Cívica	4,574	12.9%
Barclays Bank	1,028	2.9%
Caixa Girona	676	1.9%
Banco de Valencia	640	1.8%
Morgan Stanley	253	0.7%
Bankpime	83	0.2%
Other Banks	91	0.3%

In addition, over the last ten years, several other organizations have been incorporated into the CaixaBank Group's scope of operations, thus expanding and rounding off the business activities developed therein. The following incorporations are noteworthy:

### In 2012:

- Integration of investee companies from the **Banca Cívica Group**.

**BANCA CÍVICA**



- **CaixaCard**, a company whose name changed to **CaixaBank Payments** and whose corporate purpose was to engage in activities related to granting loans and credit (consumer and mortgage), financing commercial transactions and issuing and managing credit cards.

**CaixaBank**  
PAYMENTS & CONSUMER

- **CaixaBank Electronic Money**, whose activity entailed issuing electronic money and payment instruments.

**In 2014:**

- **Telefónica Consumer Finance**, whose purpose is to grant loans and credits, including consumer credit, and finance commercial transactions.

**In 2017:**

- **CaixaBank Business Intelligence** was born out of the need to transform commercial information and large volumes of business data into value for customers. Its main objective is to generate multichannel commercial opportunities. Since the creation of CaixaBank Business Intelligence, numerous workstreams have been developed with Systems to take full advantage of the DataPool's capabilities. Furthermore, since 2019, all Advanced Analytics developments have been carried out in the new Big Data architecture in an effort to achieve the goal of "Zero-Legacy" both in tools and information sources and in models used for commercial actions. This brings the agility needed to implement new developments with a time-to-market comparable to the best-in-class in the sector. The workforce is made up of specialists in business analysis, Data Mining and Big Data, as well as modellers, for a multidisciplinary team operating in an innovative and dynamic environment.

**In 2018:**

- **CaixaBank Asset Management Luxembourg** (Collective Investment Institution management).



- **People Services** shared services office within **CaixaBank Operational Services**, to corporatise the Human Resources of the Group's subsidiaries in order to:
  - Increase the service level in all Group companies.

- Increase efficiency and flexibility in resource management.
- Effective implementation of Human Resource Governance in subsidiaries.
- Control and comprehensive monitoring of the service.
- Sustainable future growth.

**In 2019:**

- **Imagintech** is CaixaBank's 100% digital value proposition with no account or card fees. In fact, Imagin is much more than banking; it is a service platform where users can find content on their interests and concerns, as well as gain access to both financial and non-financial products and services. Imagin consists of three 100% digital value propositions tailored to users' interests and stage of life, from childhood to adulthood.



- **CaixaBank Payments and Consumer** is a subsidiary dedicated to consumer finance and payment methods, created through the merger of CaixaBank Consumer Finance and CaixaBank Global Payments. CaixaBank Equipment Finance and PromoCaixa are also dependent on this subsidiary.



- **CaixaBank Wealth Management Luxembourg** (known previously as Interim Luxproject), the Private Banking service of CaixaBank in Luxembourg, provides independent advisory services, discretionary portfolio management and reception and transmission of orders. It was born from the need to have a bank that serves as an international platform to provide products to the Group's different businesses.



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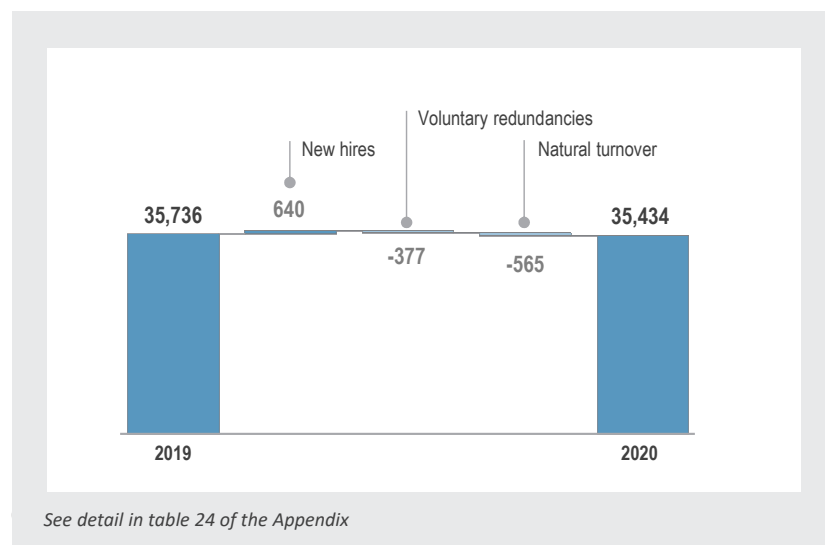
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## Evolution of the Workforce 2019-2020

In the last year, the CaixaBank Group workforce has been reduced by 302 people due mainly to the volume of departures as part of the voluntary redundancy programme (-377 people), including the voluntary redundancy programme of CaixaBank S.A. (-208), the agreed terminations at Banco BPI (-140), the deferred departures of the CaixaBank S.A. Restructuring Plan in 2019 (-19) and other agreed departures at the remaining Group subsidiaries (-10).

Another factor that helps explain the reduction in employees is the natural turnover throughout the CaixaBank Group (-565 people). Within this natural turnover, in addition to the net balance of leaves of absence (reinstatements less leaves of absence: -76 people), the remainder of the terminations are broken down as follows: voluntary (-231), end of contract (-95), dismissals (-88) and other reasons (-75).

In terms of new hires (+640 people), 55% took place in CaixaBank S.A., while 45% took place at the remaining subsidiaries. At CaixaBank S.A., new hires were recruited for specific positions in Central Services (+154) and for junior sales positions in the branch network (+199). The rest of the Group's new hires (+287) are distributed as follows: Banco BPI (+56), VidaCaixa (+46), CaixaBank



remaining subsidiaries (+80). In 2020, 73 employees moved from CaixaBank Equipment Finance to CaixaBank Payments and Consumer, following an organisational restructuring.

In 2020, overall turnover (total dismissals over average workforce) of the CaixaBank Group was 2.4%, while voluntary turnover reached 0.6%.

## Demographic structure

The percentage of women in the CaixaBank group sits at 54.6%, +0.2% compared to 2019. The average age and time spent at the company are 43.7 and 16.3 years respectively. These values are explained by the weight of the workforce at CaixaBank S.A. and Banco BPI in the Group total.

See detail in table 25 of the Appendix

The following is a breakdown of the Group's main subsidiaries:

## Distribution by gender

	Male	Female	Overall total	% women
CaixaBank, S.A.	12,271	15,133	27,404	55.2%
Banco BPI	2,005	2,617	4,622	56.6%
CaixaBank Operational Services, S.A.U.	380	423	803	52.7%
VidaCaixa, S.A.	288	333	621	53.6%
CaixaBank Payments & Consumer	257	292	549	53.2%
Silk Aplicaciones, S.L.U.	296	81	377	21.5%
CaixaBank Asset Management, SGIC, S.A.	103	94	197	47.7%
CaixaBank Facilities Management, S.A.	107	87	194	44.8%
Building Center, S.A.U.	74	42	116	36.2%
Caixabank Nex, S.A.	49	62	111	55.9%
CaixaBank Business Intelligence, S.A.	56	42	98	42.9%
Rest of subsidiaries	205	137	342	40.1%

## Distribution by age group

	under 30	30-39	40-49	50-59	>59
CaixaBank, S.A.	1,308	4,799	16,755	4,453	89
Banco BPI	146	822	2405	1157	92
CaixaBank Operational Services, S.A.U.	14	135	364	285	5
VidaCaixa, S.A.	43	194	258	115	11
CaixaBank Payments & Consumer	23	152	276	94	4
Silk Aplicaciones, S.L.U.	14	104	198	59	2
CaixaBank Asset Management, SGIC, S.A.	19	25	86	58	9
CaixaBank Facilities Management, S.A.	5	42	95	46	6
Building Center, S.A.U.	9	32	53	21	1
Caixabank Nex, S.A.	17	66	20	8	0
CaixaBank Business Intelligence, S.A.	28	34	31	5	0
Rest of subsidiaries	29	95	116	83	19

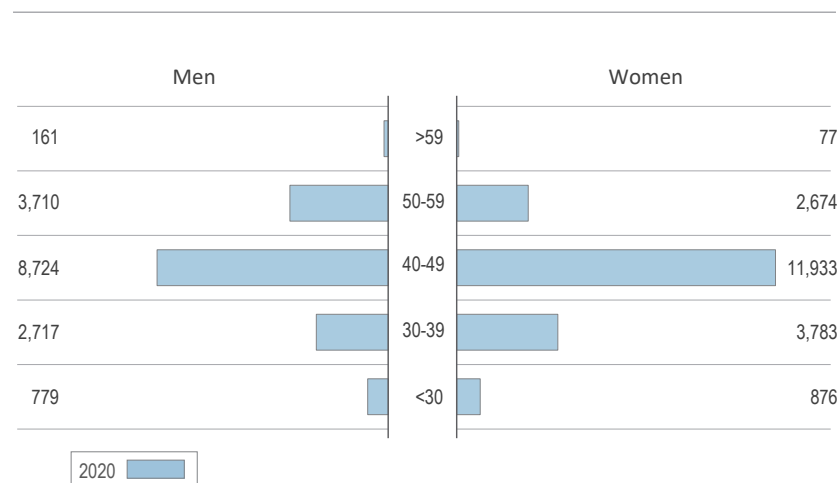
The highest concentration of employees is in the 40-49 age group. There are a number of subsidiaries with a younger workforce, either because of their more technological nature or because of the activity they carry out. Here, most of the employees are between 30 and 39 years of age:

CaixaBank Wealth Mgmt. Luxembourg.....69.2%  
 CaixaBank nEX.....59.5%  
 ImaginTech .....59.0%  
 BPI Gestão de ativos .....45.2%  
 CaixaBank Business Intelligence.....34.7%

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## Average time at the company

	Male	Female	Total
CaixaBank, S.A.	17.3	16.9	17.1
Banco BPI	18.1	17.6	17.8
CaixaBank Operational Services, S.A.U.	5.0	6.9	6.0
VidaCaixa, S.A.	8.9	11.4	10.3
CaixaBank Payments & Consumer	9.0	9.9	9.5
Silk Aplicaciones, S.L.U.	5.8	6.1	5.8
CaixaBank Asset Management, SGIC, S.A.	13.0	15.0	14.0
CaixaBank Facilities Management, S.A.	10.6	11.9	11.2
Building Center, S.A.U.	3.9	4.4	4.1
Caixabank Nex, S.A.	5.9	4.8	5.3
CaixaBank Business Intelligence, S.A.	3.8	5.1	4.4
Rest of subsidiaries	9.4	8.3	9.0



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## Demographic Structure. Geographical location

84% of the CaixaBank Group workforce is Spanish (29,825 people) and 13% is Portuguese (4,771). This is in line with the fact that the two largest entities operate in Spain and Portugal. However, there are up to a total of 838 people with other nationalities from 73 other countries. They come from the following continents:

Spain	29,825
Portugal	4,771
Rest of Europe	401
South America	234
Africa	90
Asia	56
Central America	29
North America	28
Total	35,434

*See detail in table 26 of the Appendix*

## Organisational Structure

The CaixaBank Group comprises a total of 29 companies, including CaixaBank S.A. (27,404) and Banco BPI (4,622) which stand out for the large workforce. These two companies account for 90% of the CaixaBank Group workforce.

CaixaBank S.A. is organised into Territorial Divisions as well as the InTouch Territorial Division (remote customer service). It has 3,809 offices nationwide (-330 compared to 2019):

- 3,571 Retail Banking branches
- 238 Specialist Offices: 125 Business Banking, 68 Private Banking, 23 Digital/Virtual, 15 Corporate & Institutional Banking, 4 Monte de Piedad and 3 Business Developers.

Internationally, there are a total of 18 representative offices plus 9 branches and 3 Spanish Desk offices (Mexico, Portugal and Austria).

At Banco BPI, there are two Business Divisions which include a total of 422 offices (-52 compared to 2019):

- 364 Retail Banking branches
- 58 specialized offices (29 Private Banking and 29 Corporate Banking offices).

The remaining CaixaBank subsidiaries are distributed, as seen at the beginning of this section, into three large blocks:

- “Business Support”, which is made up of companies whose mission is to support the business of the parent company CaixaBank S.A. It includes **CaixaBank Operational Services** (administration back office services), **CaixaBank Facilities Management** (logistics, maintenance and purchase management), **CaixaBank Business Intelligence** (digital project development) and Silk Aplicaciones (IT services).
- “Business Activity”, which includes **Grupo Payments&Consumer** (dedicated to consumer finance, payment methods, product marketing and vehicle leasing and capital goods), **Buildingcenter** (property holding company), **VidaCaixa Group** (dedicated to life insurance and pension funds management), **Asset Management Group** (dedicated to Collective Investment Institution management), **Banco BPI** and other companies such as: **Imagintech** (management of the Bank's young person segment), **Nuevo MicroBank** (dedicated to micro-credit financing), **CaixaBank Wealth Management Luxembourg** (credit institution in Luxembourg) and **CaixaBank Titulización** (securitisation fund manager).
- “Other Companies” comprises a total of eight companies with a range of missions, including the company **CaixaBank neX**, which was created with the aim of evolving the commercial model in a multichannel environment, accelerating the detection of customer needs and the design and offer the appropriate solutions.
- On the international stage, the CaixaBank Group has a workforce distributed among offices in a total of 25 countries on the five continents. Specifically, CaixaBank S.A., has 30 distribution centres on 5 continents, broken down as follows: 18 representative offices plus 9 branches of CaixaBank and 3 Spanish Desk offices (Mexico, Portugal and Austria) and strategic alliances in Central America with Inbursa Grupo Financiero, in Central Europe with Erste Bank and in Asia with Bank East of Asia (BEA).

In addition, there are other Group subsidiaries located outside the Iberian Peninsula, such as CaixaBank Asset Management Luxembourg, CaixaBank Wealth Management Luxembourg and BPI Suisse.

## Functional Structure

On a functional level, CaixaBank has a wide dispersion of roles given the multitude of companies it comprises, and while these belong to different sectors of activity, they could be grouped into three large groups:

- Executives: 5,236 people (14.8%)
- Middle Managers: 6,803 people (19.2%)
- Rest of employees: 23,395 people (66.0%)

The following is a breakdown of the roles in the Group's main subsidiaries:

	Executives	Middle Managers	Rest of employees
CaixaBank, S.A.	16.8%	20.7%	62.5%
Banco BPI	8.5%	13.3%	78.2%
CaixaBank Operational Services, S.A.U.	2.7%	14.5%	82.8%
VidaCaixa, S.A.	2.6%	11.1%	86.3%
CaixaBank Payments & Consumer	12.6%	20.8%	66.6%
Silk Aplicaciones, S.L.U.	7.7%	11.9%	80.4%
CaixaBank Asset Management, SGIIC, S.A.	5.1%	18.8%	76.1%
CaixaBank Facilities Management, S.A.	4.6%	25.3%	70.1%
Building Center, S.A.U.	7.8%	27.6%	64.6%
Caixabank Nex, S.A.	8.1%	12.6%	79.3%
CaixaBank Business Intelligence, S.A.	4.1%	7.1%	88.8%
Rest of subsidiaries	17.2%	12.0%	70.8%

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## Employee life cycle. Main indicators

### Attract and Select

- 12,755 incoming CVs
- 46.5% attractiveness (CVs over average workforce)
- 12th best company to work for - MERCO

### Recruit

- CaixaBank First Experience
- Bronze category in the 2019 international Learning Awards prize

### Retain

- *Learning/Development*
  - 2.2 M hours of training
  - 100% of the workforce trained
  - 98% online training
  - 414 € per person (cost efficiency)
  - 1,043 internal trainers

#### Professional development programmes:

- 4,684 participants
- 4.5 out of 5 rating

- *Assessment*

#### Competency Assessment:

- 20,742 have completed non-management Competency-Based Evaluation

#### Performance Assessment:

- 25,946 people received variable remuneration based on their evaluation

- *Remuneration*

- 2,369 M euros in Staff Expenses
- 305 M euros in Social Benefits
- 13% on staff expenses

#### Pension fund:

- Main Social Benefit, 1st in the Spanish Returns Ranking.

- *Professional and life areas*

#### Measures for work-life balance

- 2,344 people receiving paid leave
- 1,080 workday reductions
- 769 leaves of absence

#### Equality Plan:

- Approved with 100% of Trade Union Representation

- *Areas of participation*

#### Engagement Study 2020:

- 74% Total Favourable, + 1% on 2019
- 14 eNPS

#### "la Caixa" volunteers:

- 4,600 people

#### Manageable absenteeism:

- 3.72% illness and accident

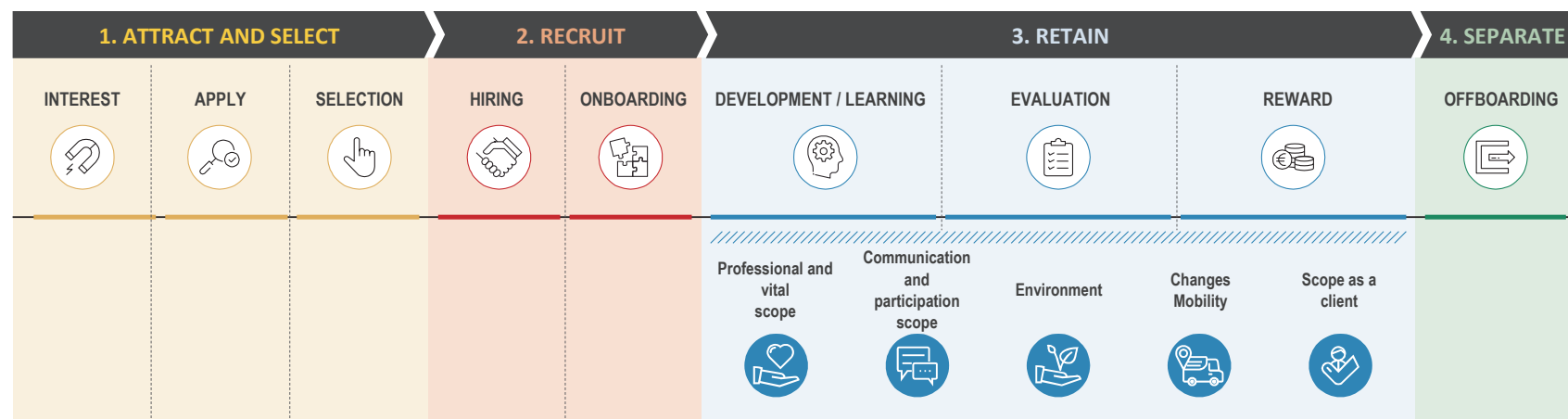
- *Changes and mobility*

- 11,978 people promoted
- 99.1% management positions covered internally
- 5,079 changes in professional level

### Separate

- 8,000 departures due to mass plans from 2012 to 2020, with an average cost of €400.00

## Employee life cycle



In 2020, we continued to develop the employee value proposition, whereby we identified the key moments of the relationship and were therefore able to detect any gaps in the desired experience in accordance with the Corporate Culture Plan. The goal is to work proactively on the employee experience to foster initiatives that have an impact on the relationship model between the employee and the Bank and generate a differential experience.

As described in the first part of the Report (Strategic Plan), in 2020, we focused on the following aspects of the employee life cycle: Selection, Onboarding/Change of position, Development, Evaluation/Competency assessment and Scope as a client.

### Attracting and Recruiting

#### Attracting

**Everything we do to attract the best talent and build an attractive brand image.**

CaixaBank is committed to attracting external talent through a differential value proposition. With this objective in mind, it aims to incorporate processes that help build an attractive, digital and memorable experience for candidates and managers in an effort to seduce and retain the best talent while building an attractive brand image representative of a good employer (Employer Branding).

It is within this framework of attraction that the progress of the **People Xperience HUB** programme in 2020 is noteworthy. This programme is being developed in conjunction with Everis and Spring (from the Addecco Group). The main objective is to build an image that fosters a disruptive ecosystem of innovation, learning and talent around the CaixaBank Group brand and strengthens both the experience of candidates and the standing of the CaixaBank Group brand as a recruiter. This ecosystem is managed through the landings pages, which allow interested parties to find more detailed information on what

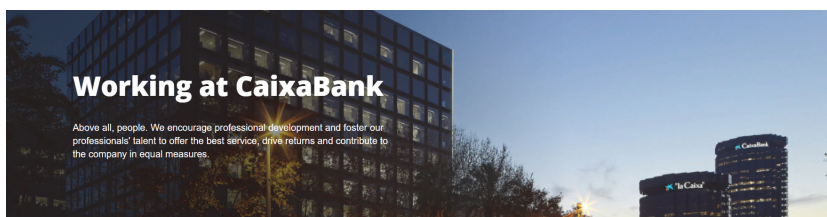
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is being sought and what has been developed for each subsidiary of the Group and the CaixaBank Group as a whole.

<https://caixabankcareers.com>



In order to be a leader in attracting these highly demanded profiles (digital and technological) and to guarantee a leading position in the market, we have activated three main levers:

- Build noticeability.
- Share knowledge.
- Manage talent.

The implementation of the recruitment outsourcing service allows us to attract, identify and cover the needs of digital and technological profiles; but this is only the starting point, as the new brand has to take advantage of the digital world while being open trends in transformation.

This programme has the following guiding principles: a) the starting point is digital, but it will go beyond that to take advantage of other trends; b) it must be adaptable and scalable to the special characteristics of each Group subsidiary; c) it must be inclusive for both current and future employees; d) the plan must be sustainable over time to ensure results; e) it is based on the culture and values of the CaixaBank Group.

To define the external communication strategy for Employer Branding, we analysed the current communication strategy and worked on the digital footprint, which involves monitoring the CaixaBank Group brand as an employer on social networks. From the analysis of the benchmark performed, of the best practices and actions applicable to CaixaBank, we have prioritised the actions according to impact and complexity, resulting in a total of eleven ideas. Four of these are quick wins, which are:

- *Digital Talent Referral Programme*: create a culture of referral for candidates who fit the position in order to take advantage of the wide network of contacts by sharing any open positions and the profiles sought by the Group with said candidates.
- *Staying in touch*: generate a high-impact experience in any candidates who were not awarded the position, so that they finish the process with high expectations and remain eager to develop themselves and apply for future positions in the Group.
- *Digital Meet-ups at CaixaBank branches*: strengthen the CaixaBank digital brand by holding meet-ups that are open to the public with internal and external gurus and establishing a space to meet and connect after work.
- *Creating experiences for the candidate*: identify candidates that fit our needs and presentation of the Employer Branding project.  
In this regard, we can highlight initiatives carried out over the last two years:
  - Ironhack Hiring Fair: CaixaBank has teamed with Ironhack (digital skills school) to hold various events, including a scholarship competition for training in digital skills. The candidates work on a real proposal for improvements in digitalisation in the social sphere which they will present in May 2021. To do so, they are given three tutors/mentors from the CaixaBank Group from the fields of Corporate Social Responsibility and Information Systems.
  - 4YFN Speed Dating MWC: this activity, which has been held for couple of years, consists of quickly putting candidates in contact with companies (meetings and interviews lasting 15 minutes) with the objective of matching people who are looking for new projects or challenges (and who have multiple offers) with companies looking for this type of profile in the short term. In most cases, these candidates already have jobs and only leave their current companies when offered more attractive projects.
  - *Hackathon with La Salle*: initiative that consists of setting a challenge for registered participants (students who are currently studying or who have already finished their degree, as well as active workers in other companies), where they must work as a team to develop a project in 24/48/72 hours. Once the time has ended, the results are presented to the organising company, which, in many cases, translates the project into a deliverable that can be implemented within the company.

- Sustainable finance webinar with ESADE: launch of an online and face-to-face roundtable where experts from the CaixaBank Group discuss sustainable finance. Partnership with this business school to develop, through a communication and learning proposal, the standing of the Group as an attractive place to work.
- Barcelona Digital Talent (BDT): the collaborations with Barcelona Digital Talent are ongoing throughout the year and are aligned with our strategy of partnering with an entity that promotes the city of Barcelona as a benchmark in attracting digital talent domestically and internationally. Building and growing synergies, products and services with the pool of partners from our BDT alliance, whereby the overall strategy is to be a leading city worldwide in attracting talent.

In reference to the partnership strategy with digital schools, we have identified 36 key schools and contacted and analysed 21 additional schools, both nationally and internationally. At this point, we prioritised the initiatives to be

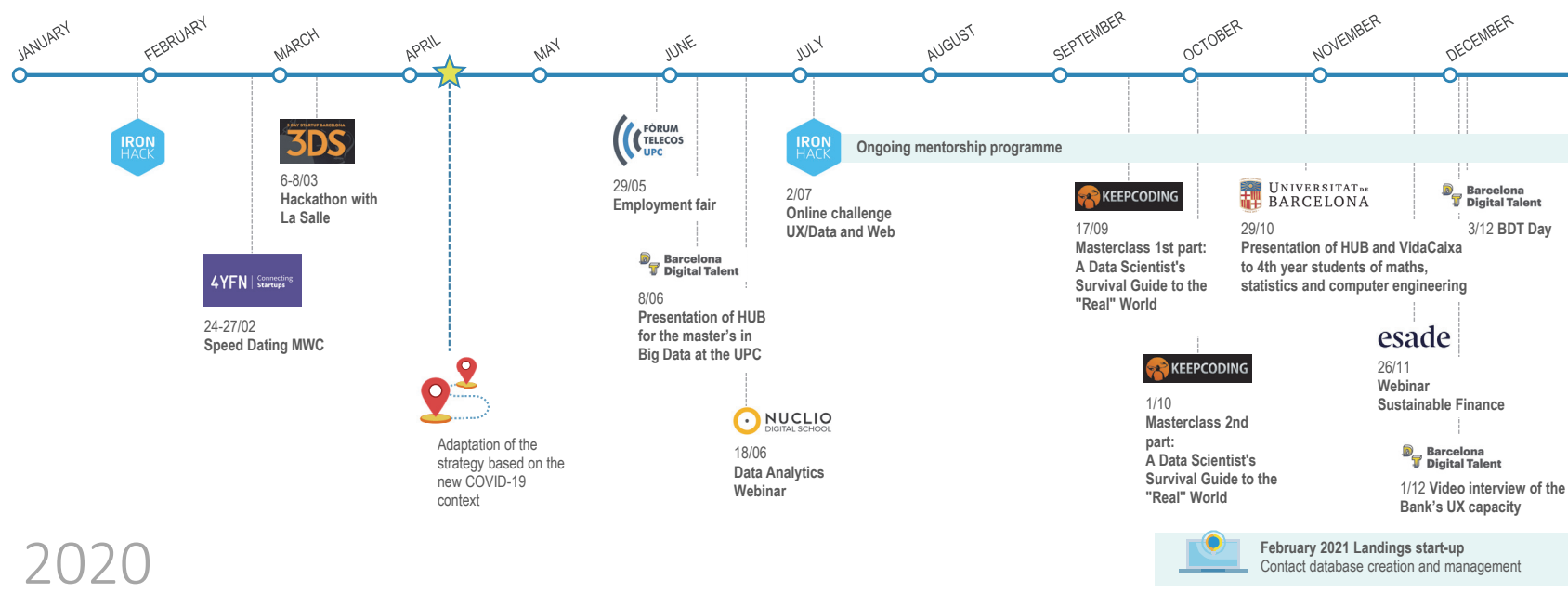
launched (3 in the short term and 9 in the medium term, with 15 schools involved).

**CaixaBank's current external communication strategy** features different initiatives: **Employee Advocacy**, whereby employees become brand ambassadors through their interactions on social networks. In this regard, we have developed a training plan to improve the interaction of employees on social networks (Twitter and LinkedIn) and, subsequently, we have designed a communication platform with content that can be easily disseminated on social networks by the Bank's employees. This project is scalable.

The **Digital fingerprint project**, to improve CaixaBank's presence in terms of employer branding, features four areas of activity:

- **Platforms** such as Indeed (job posting website aggregator) or **employment websites** such as Glassdoor and Job Advertise. To do so, CaixaBank's profile has been verified, and the basic information has been expanded.

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- Description of the company and branding of the updated profile (About us, mission, vision and company values, "Join the team" content and link to Social Networks and official website), all with images and videos.
- Benefits offered by the company and awards it has received.
- Guidelines have been prepared which include standard responses to the different types of questions that may arise and which allow the Employee Advocacy dept. to manage reviews on the company profile.
- The use of **Social Networks**, where, for example, a corporate profile on LinkedIn is available to publish offers, explain corporate results or share testimonials by participants in programmes for young talent or volunteer actions, among others.

To this end, we have designed a content strategy based on the strategic pillars of the brand which helps us to give visibility to the Company both domestically and internationally, and we have created our own storytelling process that defines the personality and values of the brand through its content.

All this is in line with our aim of promoting transparency in relationships between people and companies and to be included on the lists of "Best companies to work for".

#### Dissemination method: Type of channel

	Off media	On media	Social Networks
Owned media		<ul style="list-style-type: none"> <li>Corporate blog</li> <li>Communication site</li> </ul>	
Earned media	 News	 News	 Influencers Employee advocacy
Paid media	 Publicity & Branded content	 Publicity & Branded content	 Paid Campaigns

- **Corporate website.** Between 2019 and 2020, we have made improvements (e.g. the creation of CaixaBankcareers.com) with the aim of facilitating the

recruitment of talent and rendering the task of identifying and selecting candidates more efficient, creating a new communication channel with external candidates to make the process more agile and transparent. This encompasses the following:

- Job postings.
- Structure and different steps of the selection process.
- Explanation of the different business areas of the Company.
- Presentation of CaixaBank's values.
- Talent programmes.
- Space to register on the website and create your professional profile within CaixaBank's database.
- The selection policy of the bank. CaixaBank works to recruit the people who best fit the Organization, the business project, the team and the job, providing the Bank with principles of action that allow it to cover vacancies in line with the values, culture and strategy of CaixaBank. To this end, the selection model is based on the following principles:
  - *Consistency* between what we say and what we do, inside and outside the Bank.
  - *Commitment* between the Bank and its people. Go beyond to make the difference.
  - *Trust* by speaking clearly and listening actively in a close, professional and confidential manner.
  - *Excellence* in the quality of the process by tracking indicators.
  - *Equality* in terms of opportunities and active management of Diversity.
  - *Innovation and digitalisation* in the tools and methodologies used for selection, according to the different professional profiles.
  - *Transparency* when explaining and communicating the model itself.
  - *Integration* of business segments and areas in the selection strategy to identify and plan the coverage needs that will drive business profitability.

The principles of action will be applied in both internal and external selection processes carried out by the Bank's Human Resources teams, as well as by any external companies that provide support during such processes. The selection team will ensure compliance with our principles in order to:

- Develop and enhance the professional growth of internal talent through the selection process.
  - Maximise the quality of the selection process by ensuring the confidentiality policy and full service guidance.
  - Generate the best experience for the candidate and the manager.
  - Optimise selection and integration processes based on efficiency and transparency criteria.
- Lastly, the CaixaBank Group's presence and participation at **external events**, such as job fairs and other similar events at universities, serves to draw attention to the company among potential candidates and future candidates.

CaixaBank has **Talent Programmes** in place to identify and develop talent early in order to build a talent group and anticipate future needs. The programmes CaixaBank has in place to attract external talent are:

- **Young Management Programme (YMP).** Catering to approximately 12 participants at any given time of the year, it aims to identify and train future leaders with a four-year timeframe for training and project implementation. This programme was created in an effort to incorporate young people with an MBA from top-level business schools and with previous work experience (minimum five years) into the Bank, to work in the different areas of Central Services. During the first year, each participant works on different projects within the area for which they were selected, and, from that moment on, they continue to develop through specific actions and participation in the Bank's training proposals.
- **WONNOW.** 3rd edition of the awards with 10 participants: targeted at women who have been top students in STEM degrees (Science, Technology, Engineering and Mathematics) from Spanish universities, who will spend 6 months in the company holding strategic positions. This initiative aims to promote diversity and the presence of women in the field of technology and science when beginning their professional careers.
- **New Graduates for Central Services.** Incorporation of 34 participants in 2020: Programme created recently in response to new organisational needs to identify talent for critical positions that cannot be filled internally and for strategic digital positions identified by the project on key profiles for

transformation in the digital era. Candidates can be internal or external, must have completed their undergraduate studies within the last 5 years (Business Administration and Management, Business or Economics, Engineering, Mathematics, Statistics, Physics or Chemistry) and have a high level of English. It is a two-year rotational programme with career planning, development and training and the possibility of being hired for vacant structural positions. Since its inception, several virtual meetings have been held for this group, including with the Managing Director and the General Manager of Human Resources and Organisation. Furthermore, a specific training plan provided by ESADE has been designed for participants which focuses on skill development.

## Recruiting

**Identification and incorporation of external candidates that best fit the organisation and the job position and who are aligned with our values, culture and strategy, without any type of discrimination (gender, disability, age, etc.).**

The technology used for selecting candidates has allowed us to optimise the selection processes and improve the digital experience of candidates. It includes various resources such as video interviews and video offers, advanced search engines and predictive selection.

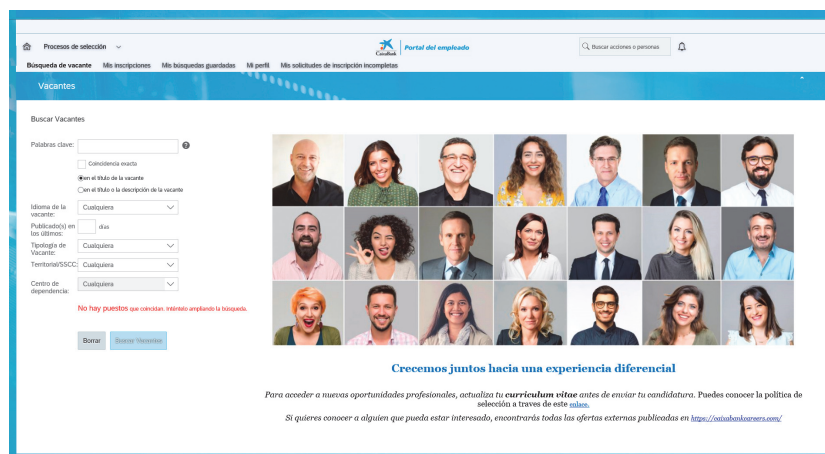
As regards the selection process, it is important to highlight the use of new technologies, such as the implementation of a **hiring module** within **Success Factors** which allows automated management of all external calls for applications. This means that all external vacancies are always systematically published on the CaixaBank corporate website and on Social Networks, namely LinkedIn.

This process starts with the request from the publication manager for external recruitment to fill the vacancy in his/her division. The request must have been previously approved by the Organisation department.

It also allows the manager to request a new position from the Organisation department, and the manager can follow up on the status of the request (approval or denial), thus improving traceability and user experience.

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In addition, we are currently analysing the addition of a **profiling tool** that will allow us to develop success patterns, which will have a positive impact on both external selection and using internal applicants to cover vacancies. This tool works to adapt the selection process towards a proactive and predictive model that allows us to actively search for candidates, selecting those who best fit the requirements of a position in advance according to their professional profile (training, experience, skills, etc). Based on the analysis performed, we have determined the necessary data, and, to include this data in CaixaBank's Human Resources systems, we have created the employee file 2.0:

- **Biography:** organisational and basic data, career history, education, certifications.
- **Talent profile:** performance and Potential matrix values.
- **Soft Skills:** behavioural skills based on the results of the Competency Assessment and its components.
- **Hard Skills** (technical knowledge): information which CaixaBank's systems has used to evolve the most in 2020 to create a catalogue of 400 Hard Skills. The total number of skills available are divided into 14 broad categories, both cross-cutting and specific. The employee will be able to evaluate on a scale of 1 to 5 their level of knowledge in the skills

that they believe fit their profile. This is fundamental for an initiative such as the one proposed, as well as for developing reskilling/upskilling plans.

- **Business indicators:** business indicators for Network profiles. Integrating business data into SuccessFactors remains an option.

Finally, it should be noted that, in 2020, the normal processes had to be adapted to the COVID-19 pandemic, and, consequently, the external selection processes have been digitalised. When hiring junior profiles for the Commercial Network (199 new hires, mainly in Barcelona) from the second quarter onwards, the entire selection process (interviews, tests, dynamics, etc.) and the hiring process (signing the contract and onboarding) have been carried out digitally, i.e., by means of video interviews, as well as virtual group dynamics, with in-person activities being reduced solely to an interview with Territorial Management. Once selected, the contract pack is signed electronically.

In 2020, CaixaBank hired a total of 353 people from different age groups, specifically: 238 people under 30, 81 aged 30 to 39, 28 aged 40 to 49 and 6 aged 50 and above.

Attraction				
CVs received	12,755			
Attractiveness (CVs / average workforce)	46.5 %			
Hiring - external selection	No. of new hires	% Men	% Women	Average Age
Hiring in Central Services	154	57.1 %	42.9 %	32.5
Hiring in the Commercial Network *	199	51.3 %	48.7 %	26.9
Interns	15	53.3 %	46.7 %	24.3

\* 197 in the Territorial Division of Barcelona, which is equivalent to 99% of the total number of processes.

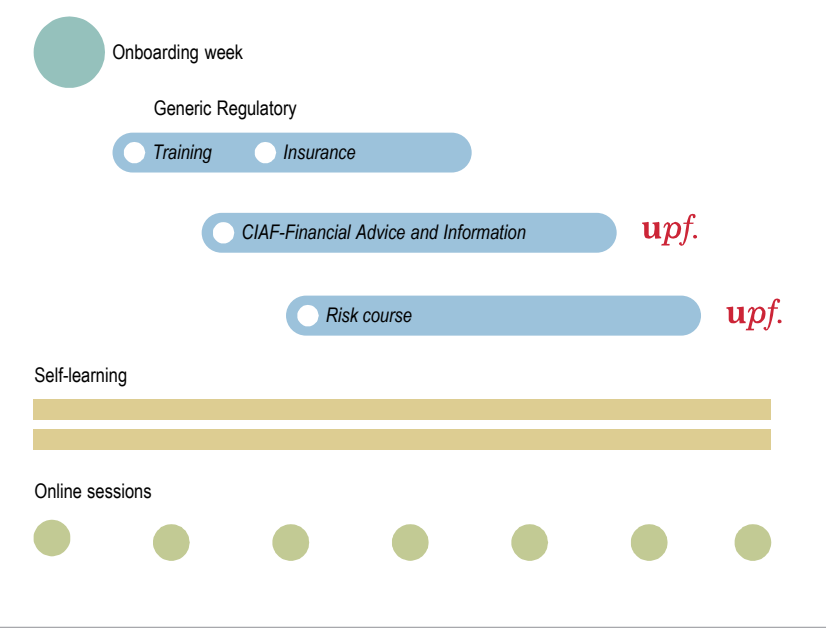
Welcoming

Onboarding

Recruitment and onboarding experience for a successful adaptation to the organisation and/or new role.

For years CaixaBank has been committed to attracting and retaining talent. Proof of this commitment is the expansion of **CaixaBank First Experience** programme, which was created just over three years ago in response to the need to adapt the training programme for new employees to the changes in society and the needs of new generations, without losing sight of the training and regulatory compliance requirements that allow new hires to perform their work safely. CaixaBank knows that having the best and most committed professionals is essential to providing the best customer experience, which is the central pillar of its business strategy.

Timetable of CaixaBank First Experience



CaixaBank First Experience was designed as a blended programme (semi in-person) and has been temporarily adapted to a 100% online format. It lasts two years and accompanies new employees at all times, making it easier for them to integrate and feel part of the Bank and identify with its values and objectives as part of high-value training. The programme's approach is to incorporate innovative training methodologies that improve both the achievement of results and the integration of new employees.

The programme is structured into two phases:

- **Onboarding week**, where inter-territorial groups of employees attend in-person training at the Central Services offices in Barcelona, where they will be welcomed and taught about the organisation (culture, brand attributes and organisational model) and the Training Plan. In this phase, participants share their first experiences and visions of the organisation, they learn about their new career path (development possibilities) and take on a sense of belonging and community to create bonds with the company. At this time, and temporarily, the onboarding week will take place as part of the virtual training programme.
- **Virtaula journey** (the Bank's E-learning platform):
  - Brief Regulatory Training aimed at providing employees with mandatory compliance in generic Bank matters.
  - Insurance Regulatory Training (IDD) where participants are taught how to comply with the directive of the DGSFP (Directorate General of Insurance and Pension Funds) and the Insurance Brokerage Law, which stipulates that insurance brokers and 'Group B' insurance brokers must complete 200 hours of initial training to be able to sell insurance.
  - Postgraduate Degree in Financial Advice and Information (CIAF) in collaboration with Pompeu Fabra University and the Barcelona School of Management, designed in accordance with ESMA (European Securities Market Authority) guidelines for MiFID II. It aims to train all new employees to be able to convey quality information to customers to help them in their decision making.
  - Postgraduate Degree in Banking Risk in collaboration with Pompeu Fabra University and the Barcelona School of Management. Its goal is to provide new employees with the necessary tools to perform adequate analysis and sound risk management in any banking business operation.

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All this online training is done using gamification on the Virtaula platform so that participants remain motivated during the learning process. New employees enter a fictional reality designed especially for them on their way to becoming CaixaBank Digital Agents. To become true experts, they must complete missions and overcome challenges all over the world.

Throughout the two years of the programme, they are assisted by a tutor (senior employee of the Bank) who accompanies them and takes an interest in their progress at different times. These interviews collect information on their personal work situation as well as their career aspirations and inclinations.

This programme was awarded the bronze prize at the international *Learning Awards 2019* for best onboarding programmes in Europe, and it was also recognised by the Brandon Hall Group for best practices in Human Capital worldwide, taking first prize in the “*Excellence in Talent Acquisition*” category for “*Best New Hire Onboarding programme*”.

In Spain, the programme has been recognised by Fundación Cegos as the best talent retention and attraction programme for companies at the national level.



In 2020, the Welcome pack, which includes all relevant corporate information for new employees, was adapted to digital format:

- Diversity Statement.
- Guide for Equality-based Communication, the challenge of interpersonal relations.
- CaixaBank Code of Ethics and Principles of Action.
- Guide to social benefits, holidays, leaves of absence and permissions.

- Guide to Development Discussions.
- Transformational Leadership Model.
- Quick Guide to the “la Caixa” Social Project.

At CaixaBank, the term “recruitment” goes beyond onboarding for new employees, which is why, under the CaixaBank Experience umbrella, there are other programmes, such as: the **CaixaBank Cross Experience** programme, which is a virtual training programme for employees who change their role within the Organization. It is targeted primarily at Premier Banking Private Banking, Business and Corporate managers in the Retail Banking and InTouch (remote service) segments who are entering the role for the first time; and the **CaixaBank Executive Experience** programme, which is the onboarding programme that accompanies new managers in their new role. It is designed for Business Area Managers and Central Services Managers. This programme provides training on their new role as team and project managers.

In 2020, the pre-onboarding and onboarding processes were redesigned, improving the user experience with the contribution of the new SuccessFactors Onboarding Portal.

• *During pre-onboarding:*

- The Human Resources selection department sends the job offer to the candidates.
- The onboardee accepts and signs the offer.
- Login credentials for the onboarding platform are received.
- Access to the gamification content is given (recognition of achievements).
- Check-list with the documentation to be provided and the documentation to be signed electronically.
- The Buddy and Manager are assigned (they are introduced before the first day).
- The participant may get to meet his future co-workers.
- The first week’s schedule is received.

- *At the time of onboarding:*
  - Welcome message through the Onboarding Portal.
  - Execution of the first day's protocol (reception, team presentations, facilities, workstation check, etc.).
  - In-person meeting with the Manager and HR Business Partner.
  - In-person meeting with the Buddy at the end of the first day.
  - Welcome Pack submission (who is who, information of interest, etc.)
  - Work devices (computer, mobile phone) and credentials are received.
  - Anticipation of access to Virtaula between day 1 and 2, digital avatar and training journey.
  - Operative training for the Network (Financial Terminal TF9).
  - Access to the online community of onboardees.
  - Follow-up with Buddy on the platform until the end of the week.
- *Next, other actions are carried out, such as:*
  - Explanation of social benefits.
  - Notification of webinar sessions "Get to know CaixaBank" and "Training updates".
  - Notification of new cultural content (social initiatives) on the platform.
  - Attendance at Experience Week (part of CaixaBank First Experience).

Following a review of CaixaBank's onboarding process, we identified four opportunities for improvement, which a hybrid model with SuccessFactors, ServiceNow and SAP Qualtrics could help resolve.



**Mobile feature** that offers a **more modern experience** and allows new hires to connect with other employees before their first day, use chatbots and access the portal or the community.



Provide a **platform** where implicated areas collaborate easily. **Flexible workflows** for straightforward coordination between employees and task managers. Better service levels.



**Portal** with access to materials, guides and other **content**. Support options, such as a **chat service** with virtual agents and quick access to incidents and requests. Better **traceability** with options for **reporting**, **dashboards** and **KPIs**.



**Active listening** through Qualtrics to account for the **voice of employees** when it matters most. Obtain information that helps to improve performance, retain talent and boost **commitment**.

## Linking

### Development and learning

#### Learning the knowledge and developing the competencies necessary to respond to the challenges of the Organisation.

CaixaBank is an ever-changing environment that is full of challenges. As business models continue to change in the financial sector, customer needs are changing and new competitors are emerging. Customers are better informed and more demanding, and the competition is more focused on the digital environment. This obliges CaixaBank's employees to be more flexible, constantly up to date and open to change, meaning we must make the leap from training to learning (continuous, multi-directional, proactive learning in all places).

The **learning strategy of CaixaBank Campus** is based on three fundamental elements:



#### Connected knowledge

Connected knowledge between the different people who make up the Bank. Knowledge at CaixaBank is not static, rather it is constantly moving. Because a person from Central Services can help a person from the Network by sharing what he or she knows, and vice versa and because interconnection and support often arise spontaneously. Because CaixaBank's culture is based on sharing, collaborating and taking a cross-cutting approach.



#### Learning opportunities

CaixaBank's culture fosters learning opportunities at any time, from any person and in any context. Because learning sprouts from both formal and informal situations.



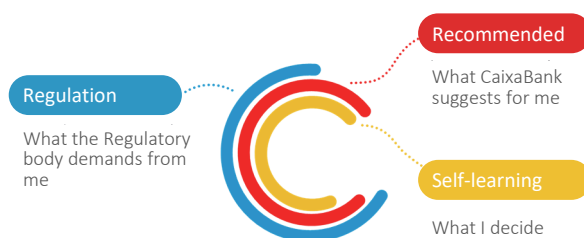
#### Quality and excellence

Quality, excellence and an open and collaborative culture among exceptional professionals generates high expectations, which pushes us to seek the highest standards of quality and to pursue excellence.

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The **CaixaBank Campus Learning Plan** encompasses all the tools that the Organization provides to its professionals to meet their development needs and is in place to train all its professionals by fostering a culture of continuous learning (“never stop learning”), responding to the requirements of the regulatory body (Regulatory training), the challenges of the business or “what CaixaBank suggests to me” (Recommended training) and individual training needs or “what I decide” (Self-learning).



In the first years of work at the Bank, and due to the regulatory demands of the framework governing CaixaBank’s operations, we carry out the large part of **Regulatory training**:

- Short regulatory training for the entire staff lasting approximately 14 hours (topics covered in 2020: Enquiries and complaints channel, Information security and Fraud prevention for customers, Prevention of money laundering and Financing of terrorism and sanctions, Data protection at CaixaBank, Transparency in the marketing of products and services, Safety and health in the face of COVID-19 and Physical safety in buildings and offices, etc.).
- IDD certification (Insurance) for the network that markets insurance products. The 200-hour initial training held in collaboration with Pompeu Fabra University (postgraduate), VidaCaixa and SegurCaixa is for new employees. While the ongoing 25-hour training held with VidaCaixa and SegurCaixa

is for all people involved in sales.

- MiFID II certification (investments) for the network that markets investment products (all except the employee role). The 150-hour initial training (CIAF) is held with Pompeu Fabra University, and, in addition, there is a 30-hour ongoing training given by the same university with the collaboration of the University of Barcelona and Pompeu Fabra University.
- Property Loan Law (LCI) certification (Mortgages) for the network that markets or reports on property loan products and any departments of Central Services or Territorial Services involved in the operation. Both the 50-hour initial training and an 10-hour ongoing training are held with Pompeu Fabra University.

These training and certification programmes help to boost the quality of customer service and encourage employees to become better advisers. Starting in 2019, the mandatory training required for marketing asset products was launched with the LCI Certification and IDD Certification for marketing insurance products. Said training saw further development during 2020.

As at 31 December 2020, the Bank had 21,475 professionals certified in IDD (25-hour ongoing training), 18,710 in MiFID II and 18,066 in LCI. They are mainly focused on the roles of Office Management and Deputy Management, as well as Customer Managers (Business, Premier and Corporate Banking Managers) who offer advice to customers in the different business segments.

**The recommended training** is what the Organization believes may help employees in their professional development. The following programmes are included in this training:

- **Commercial Culture Programme:** workshop for Business Area Managers and Office Managers that integrates Culture, Leadership Model, Commercial Model and the new Competency Assessment to develop knowledge, skills and tools in a practical way. As a result of the COVID-19 pandemic, we have added an emotional management module for new participants in online format with a duration between 2 and 6 weeks. It features micro-learning activities and webinars. The average rating for this programme was 9.4 out of 10.
- **Commercial Model Programme:** training in order to disseminate the new Retail Banking customer service model (based the Store branch model),

by working on commercial systematics, commercial skills and the development of the customer experience based on the four experiences: Day to day, Enjoying life, Sleeping sound and Thinking about the future.

- **Digital Proximity Programme:** training designed for the roles in the Office Network (Management, Deputy Management, Managers and Employees) in order to better understand the digital sales tools available to them and develop the skills to use them. It is made up for three training modules:

- Customer management: in a new environment.
- Customer management: omni-experience tools. Closer than ever to customers thanks to omni-experience tools.
- Customer management: sales skills. Strengthen your skills in the new digital environment.

- **Transformation Journeys in the Digital Era**, launched in the third quarter of 2019 and consolidated in 2020, with the following objectives:

- Strengthen and develop digital talent.
- Provide all employees with the necessary knowledge to address the digital transformation of CaixaBank by creating a common knowledge base.
- Delve deeper into how digital transformation impacts the way we relate to customers, the business model, the way teams work, communication and, in short, the Bank's value proposition.

Training content is 100% online and has been worked transversally with Business and other areas of Corporate Services. These journeys are structured into four blocks:

### Transformation Journeys in the Digital Era

#### **Digital Environment** 7 hours online

Module 1: Introduction to transformation.  
Module 2: Transformation in the banking sector.  
Module 3: Transformation at CaixaBank.  
Module 4, for the Commercial Network: Transformation in the sale of banking and insurance products.  
Module 4, for Central Services and Territorial Services: The new client focus.



#### **Data Academy**

14 hours online + 60 hours in person M3

Module 1: Data Academy I, introductory level.  
Module 2: Data Academy II, intermediate level. Only for Central/Territorial Services.  
Module 3: Data Academy III, advanced level. 50 people from Central/Territorial Services.



#### **Digital Skills I and II**

5 hours online

Module 1: Digital culture.  
Module 2: Digital identity.  
Module 3: Digital communication.

Module 1: Information management.  
Module 2: Continuous learning



#### **Agile work methodologies**

6 hours online + hours of certification

Module 1: Overall vision.  
Module 2: Methodologies, only for Central Services and Territorial Services.  
Module 3: Certifications, only for Central Services and Territorial Services.

In parallel to these journeys, we have developed a **specific training programme for executives** related to the digital transformation with the following objectives:

- Obtain a global vision of the current digital ecosystem and a clearer idea of digitalisation.
- Visualise new challenges and business opportunities generated in the new environment. Analyse the potential strategic changes caused by digitalisation and their importance for the development of our business model, ways of working, communication and showcasing the Bank.
- Understand the social and market environment and identify the essential skills critical to the long-term success of the Company in the digital world.
- **Training focused on non-managerial teams from Central Services and Territorial Services**, which includes postgraduate programmes in Compliance and Auditing, training to adapt to the new roles and skills associated with a flat and agile structure, as well as specific actions adapted to each area.

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- **Training for Segments:** Retail Banking, Premier Banking, Private Banking, Business Banking, CIB and International Banking, AgroBank, HolaBank and InTouch: training based on the needs of each segment, over and above MiFID II, LCI and IDD requirements in the areas of: Finance, Risks, Insurance and Commercial.

The training itinerary followed by priority advice sectors enables students to acquire significant know-how in the banking business through three postgraduate diplomas: Financial Advice, Expert in Saving/Retirement and Banking Risk Analysis. Employees can obtain a Master's in Business Banking from the Pompeu Fabra University with these three diplomas and by completing two additional subjects that provide cross-discipline training, focused on improving the skills applicable to management and on acquiring new perspectives on thinking and vision for the future. These training curricula let employees propose savings and retirement solutions that are personalised based on each customer's needs, and to use sound judgment to analyse the financing operations the customer might need.

The third edition was held in 2020, and the 62 employees nationwide were awarded a Master's (50% of the branch management).

Finally, **self-learning** depends exclusively on the employee, who can choose from a wide range of training courses depending on their interests or motivations. The content can be filtered by Finance, Commercial, Risks, Digital Transformation, Skills and Leadership, Sustainability and Well-being. Also available to the entire staff is the English School (Education First), launched in late 2019, which makes it possible to learn or improve their level of English and which includes: a level test, self-study content and course certificates.

Regulations		Recommended		Self-learning		Total hours
No of participants	Total hours	No of participants	Total hours			
27,508	1,691,332	25,416	531,303			2,222,635
						Hours per employee
						81

See CaixaBank S.A. details in table 8 of the Annex, and details for the CaixaBank Group in table 28 of the Annex

CaixaBank seeks excellence in learning through official academic certifications with leading business schools and universities, such as IESE Business School, ESADE Business School, ISDI, IMD, Pompeu Fabra University, the University of Barcelona and the Universitat Oberta de Catalunya.

The drivers (people and tools) of learning at CaixaBank are:



- **Virtaula**, CaixaBank's online learning platform. A platform designed to enhance learning and improve the experience of employees.

The year 2020 saw the full implementation of the "Virtaula 2020" project, intended to redesign the image and features of the e-learning platform.

In the field of promoting learning, the following functionalities have been incorporated:

- Creation of a new self-training catalogue.
- Votes and comments in self-training.
- Annual training planner with goals.
- An artificial intelligence tool to recommend self-training based on the employee's job and profile.
- Redefinition of the self-training search engine.
- Creation of a questionnaire on training interests.
- Immediate access, no need for authorisation.
- Option to reward employee feedback.

In the field of improving the employee experience, the following new features have been introduced:

- Restructured platform.
- Redesigned Virtaula.
- Chatbot.
- Report for each employee.
- Multicover.
- Training classrooms.
- Employee file.

In 2020, 100% of the workforce was trained, and a total of 2,222,635 training hours provided. 98% of the training was provided through the Virtaula online platform, which offers increasingly more content in less time at a lower cost. The total number of training hours per employee in 2020 was 81.

## Virtaula.

- **Internal trainers**, in December 2020, the learning community consisted of 1,043 individuals (active in the last 24 months), who are the best guarantee of excellence and the greatest differentiating value of CaixaBank's learning model.

## Formadores Internos.

El valor de la formación

- **Changemakers**, as the new engine of transformation in CaixaBank. They are a core element in showcasing and driving the cultural change and digital transformation at the Bank.

The Changemaker's skills are:

- Agility; adapt quickly to changes.
- Customer orientation; know the needs of and care about providing the right solutions to each employee.

- Global view; know the banking business and make an effort to learn other business areas: technology, products,...
- Analytical capacity; use data to make decisions.
- Collaborative capacity; engage with the work ecosystem and share ideas.
- Far-sighted; are able to think about the future and anticipate solutions.
- Capacity to motivate; promote the change in mindset and lead the transformation.
- Disruptive capacity; propose new ideas that improve how people work.

## CaixaBank Change Makers

In 2020, to boost the use of collaborative tools with the implementation of Office365 and Confluence, eight webinars were organised by the Changemakers to provide support to employees and prepare them in the new work methods.

The Changemakers had previously attended sessions on the tools based on the training features and methodology (tips on the value they will provide and on how to act depending on the different situations that may arise in training).

CaixaBank assesses the training by applying the Kirkpatrick model, which determines what the desired objectives are and measures the impact of what has been achieved. There are four assessment levels:

**Level 1** - at this level, the participants assess whether the training was motivating and relevant for their work, and if the training experience was positive.

**Level 2** - the degree of acquisition of knowledge and skills of the participants is measured at this level.

**Level 3** - this level, which takes place 4-6 months after the training activity, measures how the material learned is applied to the job.

**Level 4** - this level measures the extent to which the objectives set for the training activity were achieved.

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By way of illustration, the evaluation of one of the programmes carried out in 2020 is presented:

## Programme

### Digital proximity itineraries

In a new environment in which customers will change how they interact with their bank (they will go to the branch less and request alternatives to in-person interaction), they will increasingly require remote banking processes. This need will not just be in response to the current situation; rather, it will become a structural necessity. Therefore, it will be important to establish a new business relationship method with clear work scenarios and guidelines both inside and outside the branch. Accordingly, training has been designed for employees in the Network (Retail, Business, Premier and Business) that consists of 3 modules:

- Customer management: in a new environment
- Customer management: omniexperience tools
- Customer management: business skills. Boost your skills in this new digital environment.

### Benefits expected at first:

- Rated over 3 out of 4 on the acquisition of the knowledge/skills needed to use the devices and tools that the Bank offers to improve customer management at any point during the sale and to cover their needs.
- Application of the adviser-customer communication tools by using the Wall (communication channel within the CaixaBank Now application) for 25% of customers (approximately 1.75 million customers).
- Triple the number of customer-initiated appointments (from 4% to 12%). This metric has a direct impact on the business, since 14% of appointments end up in a sale.
- Maintain the business volume (long-term savings and protection insurance), improving market shares compared to the previous year, and serving the customer's needs during the pandemic.

See details in tables 9-I and 9-II of the Annex.

As a demonstration of CaixaBank's commitment to environmental, social and governance issues, an illustrative table is provided that shows that part of the training provided includes ESG content: Environmental, Social and Governance.

See details in table 10 of the Annex.

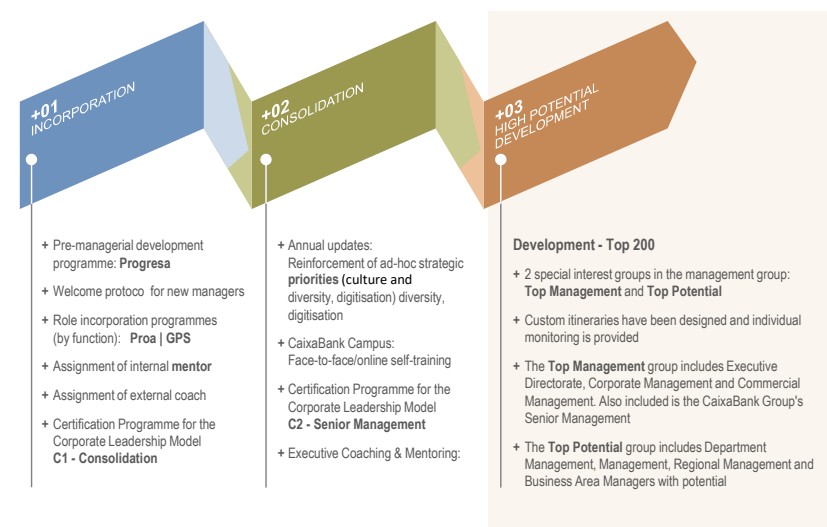
Rounding out CaixaBank's training products is the Management Development programme, whose motto is "never stop learning... and set the example in learning for your team".

The Bank encourages professional development programmes at both the management and pre-management levels, with 4,684 participants taking part in 2020, with an average rating of 4.6 out of 5.

The management programmes are focused on certifying leadership skills and promoting strategy and mainstreaming in the Company, reinforcing the Transformative Leadership model, whose principles are: to be at the service of collaborators by coaching them to achieve results, to promote innovation and creativity as drivers of change, to encourage the personal and professional growth of collaborators, and to be a benchmark in ethics with our stakeholders.

The programme fosters incremental development based on the employee's time on the job, and incorporates the concept of "Certification" through universities and business schools, aimed at certifying our Corporate Leadership Model.

Two stages (incorporation and consolidation) are defined for each role, and a third for developing high-potential groups.



**Incorporation:** this first stage provides training aimed at developing leadership that is focused on oneself and on laying the foundations of the business. It is intended for professionals who are in pre-managerial posts and professionals who are starting new managerial jobs in Function Management in Central Services, and in Business Area Management in the Regional Network.

In 2020, the in-person format was adapted to make it online so the activity could continue. The main programmes provided were:

#### *Pre-management programmes:*

**Developing Skills** Programme. A newly-created online programme whose goal is to develop skills. It is intended for the New Graduates group (Talent programme).

**Progres**a Programme, intended for professionals from different areas and Regional Divisions (branch managers, Central Service managers and Directors of Private Banking and Business Banking divisions), which includes coaching sessions (discretionary).

**Welcome New Managers** programme, created in 2019 for team coordinators.

#### *Management programmes:*

**PROA** Programme (commercial systems and organisation), with participants from Central Services (three editions) and Network Business Area Management (with a face-to-face edition in February and an online edition). In 2020, a total of 54 managers took part, with an average rating of 4.3 in Central Services and 4.6 in the Network, out of 5

**GPS** Programme (best practices of the sales team and enhancing the new role), with participants from Central Services and Network Business Area Management. In 2020, a total of 54 managers took part, with an average rating of 5.0 in Network and 4.7 in Central Services, out of 5.

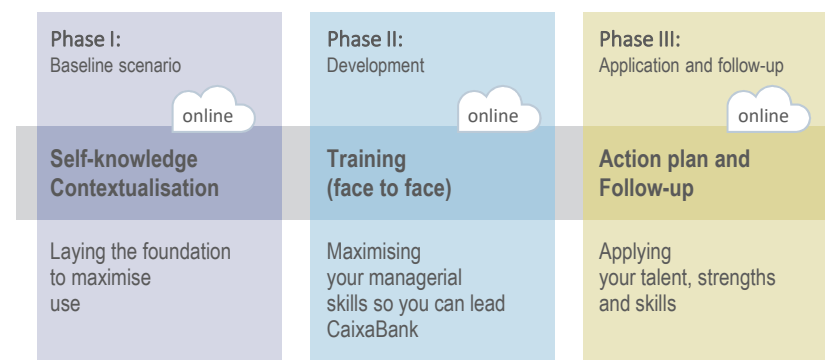
**Transition coaching** processes, structured into six sessions. In 2020, 179 managers took part, with an average rating of 4.7 out of 5.

CaixaBank was recognised by the Spanish Association of Executive and Organisational Coaching at the 2020 "Culture of Coaching in Business" AECOP Awards, as a leader in actions related to executive coaching. This award represents the recognition of a great deal of work in establishing an internal culture of executive coaching, a tool to which CaixaBank has been committed for 10 years as a driver of change and transformation.

**C1 Leadership Certificate**, to give managers with one to four years of on-the-job experience the knowledge and tools they need to be effective leaders at the Company, in keeping with the skills model and the Transformative Leadership model. The programme is structured into three phases and has the following objectives:

- Reinforce the message and implement the Transformative Leadership Model.
- Provide training in managerial and leadership skills by using self-knowledge tools that can be used to set up a personal development strategy and implement the material learned.
- Expand analysis frameworks to increase the strategic vision and the skills to manage and lead teams of co-workers.
- Bolster networking and mainstreaming and, together with other managers, explore the challenges and opportunities of the current environment.
- Analyse the geopolitical setting and the economic variables affecting companies in a global environment.

This course was held twice in 2020, with a total of 66 managers taking part, who gave it an average rating of 4.3 out of 5.



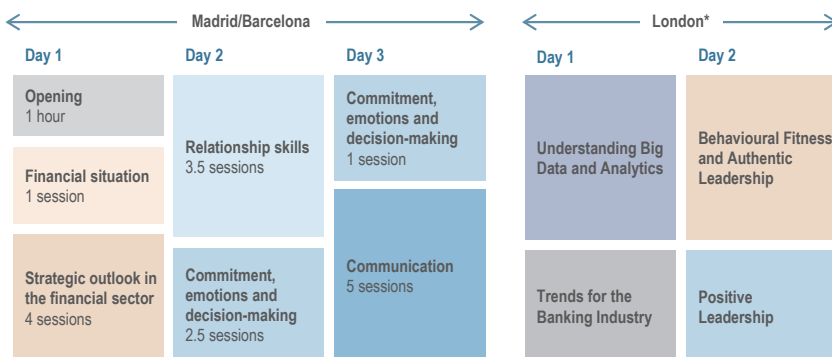
**Consolidation:** this second stage involves providing training to senior managers at CaixaBank in order to have leaders who are more capable, more effective and more proactive, and who can promote current and future projects and disseminate CaixaBank's leadership model.

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**C2 Certification:** for executives with a minimum of four years' experience in CaixaBank management jobs (Managers in Central Services, Centre Managers, Regional Network Business Area Managers, and higher), this programme is also open to managers in Group subsidiaries (including Banco BPI).

This programme is held in Barcelona and London, and is given by professors from the IE Business School, FT-IE Corporate Learning Alliance and the Cass Business School. The programme's academic content includes subjects related to the financial situation and the sector's strategic outlook, innovation in leadership, aspects of basic relationship skills in leadership; self-knowledge, influence, assertiveness, feedback and aspects of improving communications, managing commitment and emotions. Similarly, there are modules on decision-making, big data and analytics, and positive leadership.



\*This module has a Spanish version with the same content and Spanish instructors

The programme's goals are to:

- Promote the managerial and leadership skills needed to generate collaborative and competent teams, contributing to the growth of each team member.
- Develop a global and inclusive vision of the company, and reinforce the ability to reason and decide. Work on making decisions and managing conflict in the organisation.

- The manager's role at CaixaBank: Influence of the Leader.
- Determine the processes of changing and managing teams and their involvement as future managers in these processes to contribute more value to the strategy.
- Discuss new approaches to leadership to apply them in specific contexts and gain confidence in making the best decisions, while taking into account the need to integrate and convey CaixaBank's behavioural model in the process.
- Become inspirational and transformational leaders.
- Be able to anticipate the future.
- Act as a driver for change in implementing the strategy.

This programme could not be offered in 2020 due to the COVID-19 pandemic (2019 managers took part in 147).

**High-potential development:** in this third stage, topics are prepared exclusively for Senior Management in an effort to contribute to and promote the development of leadership and other skills that are essential to the proper performance of management jobs.

The following are included under the umbrella of the Top 200 programme:

- **Top 100 Management** Programme: programme aimed at Senior Management (Corporate Management and higher) and consists of an individual development plan and personal interviews with experts.
- **Top 100 Potential** programme: aimed at specific professionals with a high contribution and potential, it consists of ad-hoc group development for these managers included in the Succession Plan.

For 2020, these programmes were structured around the following: Self-leadership, Communication, Customer Focus/Strategic Vision and Leadership.

#### Self-leadership:

- An external mentor specialising in the manager's area of responsibility is made available, with whom to explore, experiment, improve and broaden their skills via a new perspective from outside the organisation.

- The Executive Development Division organised various online events and conferences throughout 2020 to present the latest trends and developments.

This includes:

Guest	Title	Date	Enrolled	Assessment
Michael Wade (IMD Business School)	Digital Strategy	23/01/2020	350	4.3
David Carmona (Microsoft)	Artificial Intelligence in the New Normal	27/05/2020	623	4.6
Nieves Jerez (Headspring)	Emotional Management and Communication	10/06/2019	1,700	4.7
Ricardo Pérez (Headspring)	The New Customer Relationships: Beyond the Digital Transformation	08/07/2020	1,149	4.5
Natalia Gironella (Headspring)	Strategic Communication: How to Get Mind Share	07/10/2020	1,566	4.8
Vanina Faber (IMD Business School)	Future Banking: Committed to People and Society	04/11/2020	1,272	4.4
Alfons Cornella (Infonomía)	Towards an Organization of Sensors and Responses	25/11/2020	1,018	4.5

- A coach with experience in senior management is made available to help achieve the stated goals so as to enhance knowledge and boost performance.
- An executive health coach is made available to address physical exhaustion and provide all the potential and concentration and analysis capacity needed to make appropriate decisions and achieve sustainable executive performance.

**Communication:** it is essential to be able to efficiently communicate and convey to the teams a clear and defined vision of the challenges and the business strategy to follow, in a way that effectively involves each member of the Organisation in achieving said objectives.

- An individual coach in communication and personal branding is made available to develop and improve skills in this area and to improve the ability to influence others.

- Participants are given the option to have individual in-person or phone sessions to improve a language, tailored to the manager's schedule. A premium version of the Virtaula Language School (EF-Education First) is also available, which offers live, online classes and is accessible 24/7.

**Customer focus/Strategic Vision:** this training relies on taking part in specialised forums in which to address and develop the Entity's strategic priorities in the current environment of complexity and volatility. Most of these programmes are undertaken in conjunction with internationally renowned universities and business school. Of particular relevance are the following programmes:

- Focused Programme. Strategic Digital Mentality.
- Aspen Seminars.
- Digital Business Executive Programme.
- Senior Executives Global Programme.
- Board of Directors Programme.

#### Leadership:

Provides access to:

- Roundtables: roundtables to exchange best practices.
- Aspen seminars, where a small number of participants from different sectors create a neutral forum for reflection and debate.
- Discovery Events: intensive full- and half-day workshops on topics that are immediately applicable: Innovation, digital transformation, macro-data collection and analysis,...
- International leadership programmes.

Universities and business schools involved in the Top200 programme:



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Other programmes for developing high potential are:

- Transformational Leadership Programme.
- Specific programmes with leading business schools.
- Strategy Programme (Management Committee).

Lastly, in the area of managerial development, cross-area activities are carried out in the 3 phases (incorporation, consolidation and development of high potential).

The following were provided in 2019 and 2020:

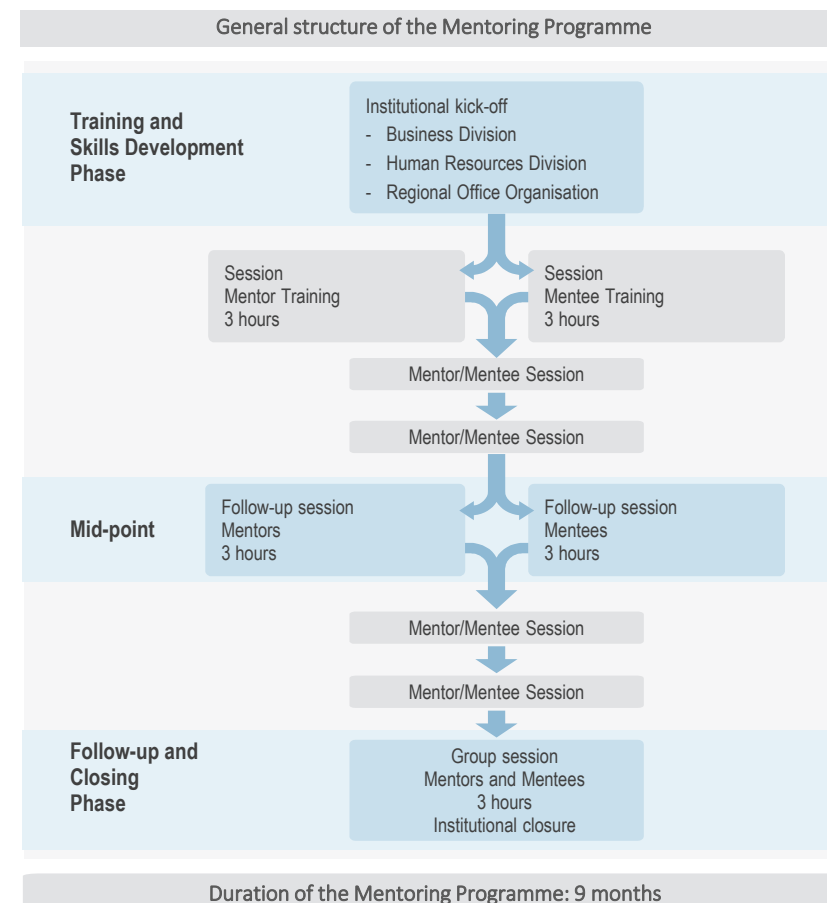
**Digital transformation training:** launched for 100% of Managers (1st Round). All the Company's managers participate in a specific training programme with the aim of gaining an overview of the current digital ecosystem and to view the new business challenges and opportunities created in the new environment. The courses provided in 2020 were: Digital Disruption, Disruptive Innovation and Digital Disruption (self-paced), which were offered in English online. A total of 148 managers took part in this programme, and the average rating was 4.2 out of 5.

The Digital Transformation Strategy programme was also offered: Series of conferences for the Management Committee, Executive Directors and Corporate Directors.

Finally, it is important to remember that the following courses were offered in 2019: Digital Mentality Programme for Corporate Managers and Commercial Managers, Strategy Programme for Department Managers and Managing Directors, and the Online Digital Disruption Programme for Central Services Managers. A total of 302 managers took part in the training, with an average rating of 4.5 out of 5.

**Mentoring programmes** (associated with generational and gender diversity), with 150 participants and a rating of 4.7 out of 5:

- Incorporation of Cross-Mentoring (Generational). Aimed at specific, newly-hired selected professionals.
- Incorporation of the Private Banking and Corporate Banking segments (Diversity).
- Preparation of the Mentoring support guides.
- Start of Mentoring processes for newly-hired professionals.
- Walk-Vital Voices Mentoring.



**Executive Jam Session:** participatory session with different representatives from senior management to ascertain their development needs and priorities.

**CaixaBank Talks Executive Development.** In 2020, a new live format was launched, which allowed the number of participants to be expanded. Seven events were held: Digital Strategy, by Professor Michael Wade of the IMD Business School, Artificial Intelligence in the New Normal, by David Carmona of Microsoft, Emotional Management and Communication, by Nieves Jerez, The New Relationship with Customers Beyond the Digital Transformation, by

Ricardo Pérez, and Strategic Communication: How To Get a Mind Share, by Natalia Gironella, both from Headspring. Future Banking: Committed to People and Society, by Professor Vanina Farber of IMD Business School, and Towards an Organization of Sensors and Responses, by Alfons Cornella from Infonomia.

**Focused Programmes:** virtual self-training for managers, for 2020 we can underscore:

- Positive leadership in times of crisis and uncertainty. Newly-created programme aimed at helping managers think, manage, work and lead differently in the new environment. Attended by 140 professionals over four editions, with an average rating of 4.3 out of 5.
- Executive Health. Management Development curriculum that provides knowledge, tools and guidelines for minding the physical, mental and emotional health of managers.

In-person executive training programmes (two-day sessions) were held in 2019, most notably:

- Negotiator Intelligence Programme, with 63 participants and an average rating of 4.5 out of 5.
- Influence, Impact and Networking Programme, with 34 participants and an average rating of 5 out of 5.

**Management development programmes in Group subsidiaries**, with 543 managers taking part:

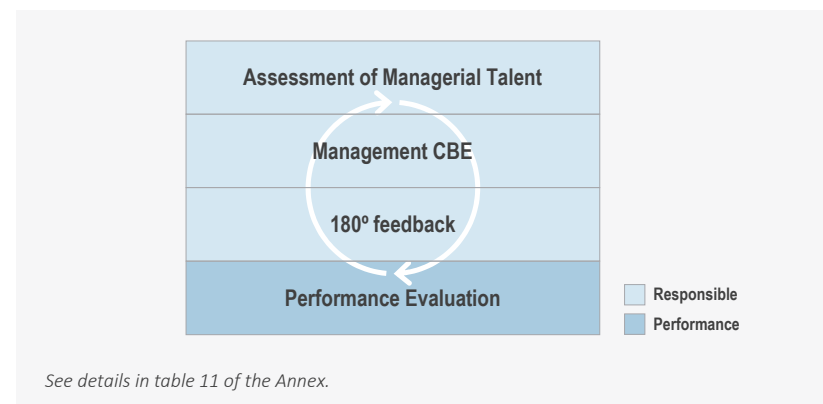
- Leadership Right Now (attended by 145 managers from 15 companies), focused on learning to manage the current situation by improving the ability to adapt.
- Blended Leadership (attended by 237 managers from 12 companies), which presents the advantages of leading from afar and developing leadership skills in an uncertain environment.

Lastly, we note that the Management Development team is familiar with the scope of the management training and has external benchmarks, which are provided by regular visits to companies that stand out for their practices and by participating in different forums, such as the Instituto de Empresa's Benchmarking Club.

## Assessment

Time to discuss the professional development that builds the talent map (skills/potential). The entire CaixaBank workforce is assessed annually, in terms of behaviour and performance.

### Manager's evaluation



The manager's evaluation model is structured around four areas - an assessment of Managerial Talent, Management's Competency-Based Evaluation, 180° Feedback, and Performance Assessment, and based on the information available in the systems (available on the SuccessFactors platform), a series of processes is triggered:

- Determination of the talent map.
- Preparation of the Succession Plan. In 2019, CaixaBank's Succession Plan was updated (it identified 179 key positions, as well as the applicable criteria and regulations) and incorporated into the new SuccessFactors platform, where the procedures of the Succession Plan for the Bank's Senior Managers and Directors were updated by comparing the pool of successors, identifying skill gaps and development plans. In the third quarter of 2020, a process was initiated to review and update the Succession Plan, based around five lines of work:
  - Revise existing regulations to ensure that they are updated from a regulatory point of view.

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- Benchmarking: industry analysis, specifically banks and insurance companies, both nationally and abroad.
- Review of the key positions currently identified to date.
- Review of the organisational structure to identify new key positions.
- Identification of successor pool.
- Establishment of a pool of candidates of both sexes for an opening in management. The Talent Committee and the Management Committee will have the final say on the candidates.

### Managerial Talent, external assessment

In order to assess external talent, the Human Resources Department can resort to various external consultants who specialise in assessing the skills of professionals in the sector.

The process consists of different phases and tools to assess a person's potential:

- An initial competency-based interview to evaluate all the skills that are needed to do the job properly.
- Ask people in their team for references, at N+1 and horizontally, to learn about their leadership style in depth.
- Based on the interview, a report is generated that contains all the relevant information about the person's managerial skills.
- Frequency: as needed for appointments or the like.
- Once the Talent process is complete, external consultants give feedback to the candidate, noting the strengths and pointing out areas to improve, which are then used to design an Individual Development Plan (PDI).

### Management CBE- Managerial Competency-Based Evaluation

The Managerial Competency-Based Evaluation is a tool to compare, identify and promote internal talent and managerial skills in the Organisation, and to create job profiles.

- Make an internal map to detect and identify talent in the Organisation.
- Evaluation and feedback by N+1 of the assessed function (Internal Benchmarking).

- Consensus and follow-up of the two protagonists of the Development Plan.
- Favours the leadership of L+1 and the knowledge of the team.
- Frequency: annual evaluation process.

### 180° feedback

Gathering of managerial evidence based on the team's perceptions:

- Assessment by collaborators to complete management's assessment.
- Identify skill gaps from the team's perspective.
- Provide feedback to managers regarding the evaluation of their teams and compare the results with the evaluatee's perception thereof.
- Compare this information with the skills at CaixaBank.
- Minimum team of 10 people to ensure confidentiality, non-attribution and sufficient information about the evaluatee.
- Seniority in the centre and/or functions of the evaluatees and evaluators longer than 3 months.

In 2019, members of the Management Committee underwent a Management Feedback process for the first time, with evaluations of their teams, colleagues and other collaborators from different areas. In 2020, the Management Feedback process was applied to Senior Management (not belonging to the Management Committee), which includes Deputy General Directors, Executive Directors, Corporate Directors, Area Directors, Department Directors and Managing Directors who report directly to the members of the Management Committee.

The process ended with the results being provided to the evaluatees, in keeping with the principles of non-attribution and confidentiality, which noted their strengths and areas of improvement.

In 2020, the questionnaires for the Managerial Skills Assessment (by management at Central Services and Business Area Management in Regional Network), Executive Feedback and external talent reports were updated and consolidated to reflect the new Culture and Leadership model defined in the 2019-2021 Strategic Plan.

## Performance Evaluation for Managers

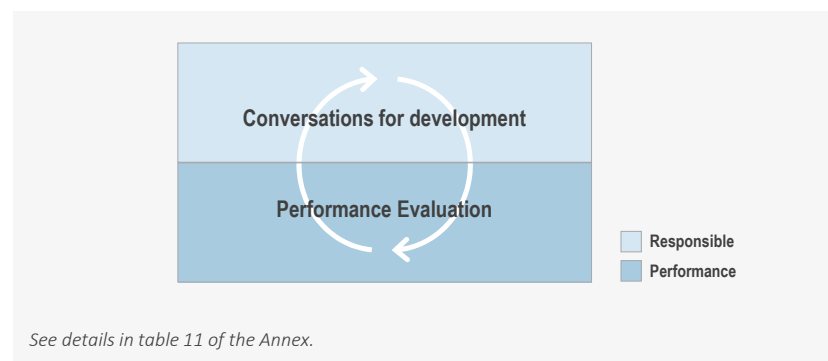
The evaluation is carried out using two types of programmes. The first involves the achievement of challenges/bonuses, which is established through annual evaluations and is explained in greater detail in the section on performance evaluations for non-managers and in the remuneration section. Within this type, there is a specific policy for the directors included in the Entity's Identified Group (these are all the people that, by law, are regarded as the group at the Entity that accepts risk). There are specific conditions for this group for adjusting the bonus to risk and, where applicable, temporary deferral and payment in shares.

The second type of programme is the Long-Term Incentive Plan (LTI), which is established through multi-year evaluations linked to the challenges of the Strategic Plan. This second type allows adding sustainability and risk adjustment criteria when determining the degree of compliance with the challenges, which encourages prudent long-term risk management by incentivising and fine-tuning their achievement over 5-year periods.

The number of management appraisals associated with behaviours totalled 829 during 2020. In addition, 1,038 people received variable remuneration based on their performance evaluation.

## Non-Management evaluation

The non-management evaluation model is structured around two areas: evaluation based on competencies and performance.



## Competency-Based Evaluation (CBE) - Non-Management CBE

Assessment process for the purpose of diagnosing and developing the professional

skills of all the people at the Company. It is a tool designed to objectify the performance assessment and respond to CaixaBank's commitment to the ongoing development of its professionals.

2020 Activity	
Branch Executives	3,308
Branch asst. management	2,222
Business/Private/Institutional Banking Management	654
Customer Advisers/Private Banking Consultants	5,706
All other employees and other jobs	8,852
<b>Total</b>	<b>20,742</b>

The conduct established in the CBE is defined in conjunction with CaixaBank's four pillars: Values and Principles, Culture Plan, Strategic Plan and Leadership Model.

A CBE is a space for dialogue and communication between the immediate supervisors and their subordinates, which is intended to identify strengths, areas of improvement, and proposed actions in the Career Development Plan.

It provides the managers with information about the skill level of team members, facilitates communication, lets them learn about their expectations and motivates them. In addition, it allows the Company to efficiently plan actions aimed at the professional development of staff.

The CBE helps to foster an agile and collaborative culture focused on people as a key pillar of CaixaBank's new business strategy. In 2019, new key skills were added for employees based on culture attributes, and behaviours related to the responsibilities/knowledge of the job were eliminated. All culture-related aspects are included in the skill profiles.

Committed	Approachable	Responsible and demanding	Honest and transparent	Collaborators	Agile and Innovative
<ul style="list-style-type: none"> <li>Positive impact on society</li> <li>Diversity (origin, gender, culture, thought, generation)</li> <li>Social action</li> </ul>	<ul style="list-style-type: none"> <li>Humility</li> <li>Long term</li> <li>Listen</li> <li>Be</li> <li>Omnichannel approach</li> </ul>	<ul style="list-style-type: none"> <li>Quality</li> <li>Proactivity</li> <li>Thoroughness</li> <li>Empowerment</li> <li>Recognition</li> </ul>	<ul style="list-style-type: none"> <li>Trust</li> <li>Consistency</li> <li>Humility</li> <li>Understanding</li> </ul>	<ul style="list-style-type: none"> <li>Mainstreaming</li> <li>Involvement</li> <li>Networks</li> <li>Synergies</li> <li>Community</li> </ul>	<ul style="list-style-type: none"> <li>Agility</li> <li>Flexibility</li> <li>Decision-making</li> <li>Digitisation</li> <li>Omnichannel approach</li> <li>Proactivity</li> </ul>

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Other new developments introduced in 2019 included:

- Model of areas and groups of skills profiles.
- Simplified and mainstreamed profiles: from 44 profiles to 19 clusters.
- Rating scale, required level and GAP.
- New evaluation tool (SuccessFactors).

The plan is to evolve towards 360° Feedback (multi-source evaluation) and continuous Feedback.

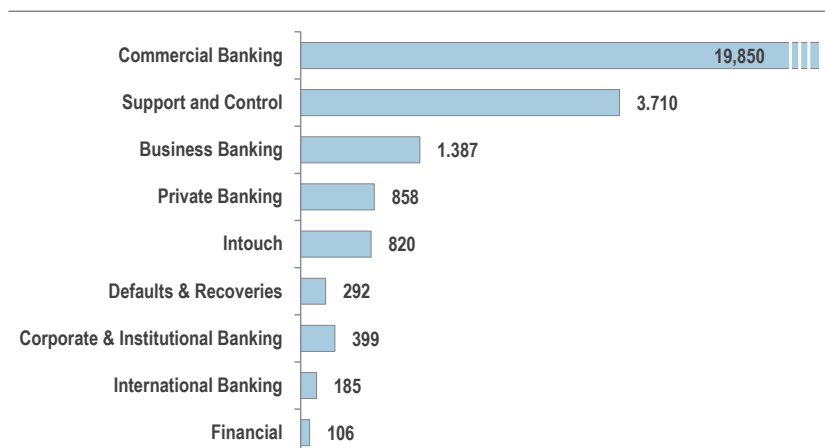
### Performance Appraisal for Non-Managers

This involves an objective and transparent model for assessing the achievement of individual and team/corporate challenges that motivates and stimulates cooperation among teams.

There are three Challenge programmes, which are detailed in the remuneration section:

- Challenges Programme for Central Services and Regional Services.
- Regional Network Bonus Programme, adapted to each business sector.
- Incentive programme designed for the staff located in the Regional Network that carries out commercial tasks, for achieving the goals of commercial campaigns.

### Performance evaluation. Potential groups



The number of non-management appraisals associated with behaviours totalled 20,742 in 2020. In addition, 25,946 people received variable remuneration based on their performance appraisal.

*See details in table 11 of the Annex.*

## Remuneration

The principles of the General Remuneration Policy, approved by the Board of Directors, are applicable to all employees of CaixaBank and its Group subsidiaries. Among other objectives, they seek to encourage behaviour that ensures the generation of value in the long term and results that are sustainable over time.

The remuneration policy bases its talent recruitment and retention strategy on providing professionals with a chance to take part in a unique corporate business project, to develop professionally and to enjoy a competitive salary and benefits package.

The main salary components at CaixaBank, which are available to all employees via the corporate intranet, include primarily:

**a) Fixed remuneration** based on the employee's level of responsibility and career path. This accounts for a significant part of the total remuneration and is governed by the collective bargaining agreement and the various internal labour agreements.

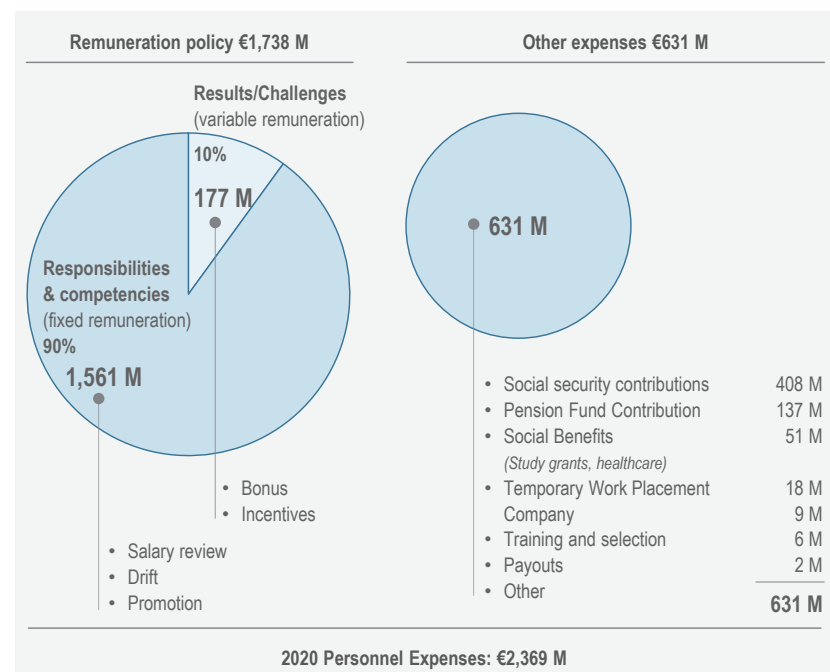
**b) Variable remuneration** system in the form of bonuses or incentives for achieving pre-determined goals, and set up to prevent potential conflicts of interest, and to include not only the achievement of challenges (the what), but also the way in which they are achieved (the how). As a result, the challenges are not just quantitative, they also include qualitative assessment principles that take into account how they align with the interests of the customers and the codes of conduct, as well as prudent risk management.

Wage bands are defined for each function that serve as a reference to establish a target bonus amount for all staff. The evaluation of this target Bonus according to the Performance Assessment, supplemented by the behavioural assessment, makes it possible to manage the annual variable remuneration.

There are three evaluation models:

- Evaluations based on achieving business challenges, with different business plans according to the business sector. The staff can check the results of their achievements monthly online.
- Appraisals for the Regional Network, based on achieving the targets of commercial campaigns. In 2020, a tool was developed to monitor achievements monthly online.
- Evaluations for employees in the Support and Control areas for achieving challenges associated with the Operational Plan. They are agreed between the employee and the manager at the beginning of the year, with 65% of the Bonus being determined by their individual performance, while 35% depends on a series of organisational metrics.

The Bonus and Incentive programmes for 2020 are estimated at around 177 million euros, and account for 7.5% of the bank's Personnel Expenses (and 10% of remuneration).



With regard to variable remuneration, three decisions made by the Management Committee are worth noting:

- The CEO and the members of the Management Committee decided to forego their variable remuneration for 2020, regarding both annual bonuses and their participation in the second cycle of the Long-Term Incentives Plan.
- Application of a correction factor of 1.1x to the 2020 bonus, as a gesture to acknowledge the extraordinary efforts made by the CaixaBank team as a whole during the difficult year last.
- Award of an extraordinary premium to Commercial Banking, which had the Consumer challenge in their bonus scheme, and the extraordinary circumstances of the pandemic affected private consumption in 2020 and its impact on the variable.

In addition, the Board of Directors, at its 16 April session, approved not assigning any shares to the beneficiaries of the second cycle of the Long-Term Incentives Plan, in keeping with the principle of prudence and as an act of shared responsibility between CaixaBank management, shareholders and society at large, given the economic impact expected from the exceptional financial and social situation brought about by Covid-19.

**c) Social and financial benefits** that are used to recruit and retain both new employees and active staff. The benefits we provide to candidates set us apart from the competition, given their value as salary in kind and in emotional aspects:

- Retirement savings contribution offered in the Pension Plan (between 7.5% and 8.5% of the pensionable salary) and the associated returns.

Retirement commitments. Defined contribution scheme	
Contribution	%
Of the pensionable salary from month 25 to 120, with an extra annual contribution in month 25	8.5%
Of the pensionable salary from month 121	7.5%

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- Risk premium: provisions to cover risk of disability and death above the market standard.

#### Commitments for death or disability Defined benefit scheme

##### Benefit in the form of a life or temporary annuity

Contingency	Pensionable salary	Excess % of fixed amount	Complementary capital	Minimum % w/o excess
Widowhood (life annuity)	50%	45%	€55,000 (100,000 in the event of an accident)	2.5%
Orphan's pension (income up to 25 years)	20%	25%		1.0%
Total Permanent Incapacity (life annuity)	> 55 years 100%	75%	--	5.0%
	<= 55 years 100%	55%		
Total permanent disability (life annuity)*	100%	100%	€51,000	5.0%
Severe disability (life annuity)	150%	150%	€51,000	7.5%

\*Reversion 50% widowhood and 20% orphan of absolute permanent disability pension

- Free Adeslas health policy for employees with above-market health coverage, and including travel assistance, abroad as well. The option exists of insuring relatives (spouse/common-law partner, children) at rate below the normal rate, with no waiting period or prior medical check-up, provided they are added to the insurance policy within two months of joining the company. In addition, the health service and coverage were improved in 2020 by incorporating next-generation treatments (such as the endoscopic capsule, endodontic vascular prostheses and genomic platforms for breast cancer)

and new technological services, some of them driven by the pandemic, including medical advice (video consultation, medical chat and telephone service), remote access to medical staff (video/telephone consultations; electronic prescription), enhanced emergency telephone hotline, Stop & Start plan (family policy), which allowed postponing invoices during the health alert period, specialised coaching for chronic pathologies and the "Adeslas Salud y Bienestar" platform.

- Advantageous conditions on all types of financial products, including loans (discounted interest rates on mortgages and personal loans), as well as special conditions on cards, checking accounts and fees.

There are two types of loans:

- Personal loans: loan for various purposes (no justification required).
- Mortgages: loan A (for purchase of the primary residence), additional loan (supplementing loan A, once limits have been exceeded), loan B (financing of a second residence) and home improvement loan (financing of remodelling works).

The outstanding portfolio in December 2020 was 3,476 million, with some 29,000 beneficiaries, 85% of which corresponds to loans for primary residences, 8% to loans for various purposes and the remaining 7% to loans for secondary residences.

**d) Social benefits that involve grants associated with family or personal situations** that are regulated in the Agreement or in internal labour agreements.

- Aid for family situations: financial allowance for the birth of a child, allowance resulting from the death of a first-degree relative, study grant: childcare centres for children under 3 years of age and for children between 3 and 25 years of age who are studying. In addition, there is a salary supplement of 5% of the salary received for each child until they turn 18, as well as a salary supplement that pays up to 100% of the salary during maternity and paternity leave.
- Aid for personal situations: bonus at 25 and 35 years of service, study aid for employees of up to 90% of tuition for university studies, and a supplement of up to 100% of salary during periods of leave due to temporary disability or a workplace accident.

Social Benefits	€M in 2020
Contribution to the Pension System	150.6
Insurance Policy	16.6
Aid for family situations	101.7
Aid for personal situations	30.3
Credit facilities for employees	5.8
<b>Total</b>	<b>305.0</b>

See details in tables 12 and 13 of the Annex

**e) Flexible remuneration**, as a supplement to the abovementioned salary items, in 2020, the Flexible Remuneration Programme (Compensa+) was implemented, allowing for tax savings and the customisation of remuneration according to each person's needs.

The products offered by the Company in this first phase of implementation, with up to 30% of gross annual salary, are:

- Medical Insurance for Family Members: The employee can take out Medical Insurance for Family Members, or transfer the current policy he/she has with Adeslas, for his/her spouse (legally married) and/or for children under 25 years of age or with a legally recognised disability of 33% or higher.
- Improved Employee Medical Insurance: An employee who has a recognised disability of 33% or more may take out the coverage of the extra policy (or reimbursement modality), or transfer the current extra policy he/she has with Adeslas.
- Transport Card: Prepaid card that can only be used to pay for public transport between the employee's home and work centre.
- Daycare: If the employee has a child up to 3 years old, he/she can contract the Daycare Service.
- Savings Insurance: Option to take out, as part of the Flexible Remuneration Plan, a Retirement Savings Insurance policy with a maximum annual contribution of up to €10,000.

To kick off Compensa+, two pilot tests were conducted, and it has been available for the entire workforce since October. At the close of 2020, a total of 4,255 employees had taken out one or more products within the Plan.

The main company benefit available to active CaixaBank employees is the **Pension Plan**, which, in 2020, remained the leader in assets and return at 1, 3, 5, 10 and 15 years, and is among the largest national employment pension funds.

### Comparison of main employee pension funds in Spain

Figures as of 31 December 2020, source: Inverco

	Assets in €M on 31/12/2020	Annualised returns %				
		15 years	10 years	5 years	3 years	1 year
CAIXABANK,	6,197	4.04	5.32	4.29	5.17	5.50
ENDESA	3,013	3.90	4.48	3.25	2.77	1.97
TELEFÓNICA	2,825	0.53	2.56	1.96	1.11	- 0.72
BBVA	2,636	3.04	3.43	1.41	0.66	- 1.63
BANKIA	1,778	2.30	2.67	1.60	1.01	1.91
BANCO SANTANDER	1,079	--	3.07	2.15	1.52	1.97
IBERDROLA	942	2.49	2.95	1.63	1.21	- 0.47
<b>RANKING (CBK position)</b>		<b>1st</b>	<b>1st</b>	<b>1st</b>	<b>1st</b>	<b>1st</b>
Employment Funds Subtotal (+/- €1,000 M)	18,469	2.72	3.50	2.33	1.92	1.22
Employment Fund TOTAL	34,804	2.58	3.12	1.67	1.23	0.41

In 2020, a strategic plan for the next three years was developed and approved. This is mainly focused on adapting the fund to different population profiles, trying to take advantage of regulatory requirements to improve communication with participants and enhance the sustainability aspects of the fund, such as applying metrics that are consistent with the sustainable development goals that were defined as priorities.

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Therefore, the fund seeks to go beyond its sustainable investment policy by, over the course of this year, implementing goals associated with metrics involving the carbon footprint, ESG (environmental, social and governance) policies and engagement processes with managers and companies to improve in these aspects.

The Caixa 30 Pension Fund has received numerous awards in different fields (socially responsible investment, innovation, etc.), including:

- IPE Real Estate Global Conference & Awards: "Listed Strategy" and "Indirect Strategy"
- European Pension Awards: "Innovation" and "Strategy"
- It was a finalist in two categories at the IPE Real Estate 2020 Global Conference & Awards event, held virtually in September.

The first category in which the Fund was a finalist was that of Small Real Estate Investor of the Year. The jury noted that all the real estate funds in which the fund invests are signatories to the United Nations Principles for Responsible Investment (UNPRI) and include ESG criteria in their investment decisions. It also underscored the investment in real asset funds, including its involvement in those focused on energy efficiency.

The other category was Other Countries & Regions. The jury emphasised the investment in real estate in funds with high liquidity and safer assets, and the acquisition of funds in real assets (infrastructures) since 2017, with a higher risk profile and, in turn, a higher added value in order to seek greater medium-term returns.



The **Caixa 30 Pension Fund** intends to continue investing in this type of asset, which is vital to the diversification of the fund.

- Maximum category in socially responsible investment, pioneering sustainable investment. The Caixa 30 Pension Fund has been a signatory of PRI (Principles for Responsible Investment) since 2008, when Spanish entities first signed on.

Already in 2019, the rating agency awarded it the highest score in strategy and good governance, a rating (A+) it renewed in 2020.



*PRI is an international network of investors that fosters responsible investment among asset holders and managers in order to improve returns and manage risks associated with ESG factors. PRI is a non-profit agency that has the support of the United Nations.*

As a result of the good returns of the Pension Plans and the wonderful perception employees have of this social benefit (best service offered by CaixaBank to Network employees, according to the quarterly quality survey), in 2019, the first survey was provided to participants and beneficiaries in order to find out their opinion, improve their experience and identify areas of improvement.

#### Financial data at 31/12/2020

##### CaixaBank Employment Pension Plan

###### Unit holders:

Subplan A	37,074
Subplan B	55

###### Beneficiaries:

	5,744	Retirement
	842	Disability
	1,458	Death

###### Pension fund position account in €M:

Subplan A	6,196.6
Subplan B	47.9

###### Contributions €M:

123.6	Retirement
66.2	Risk

###### Provisions €M:

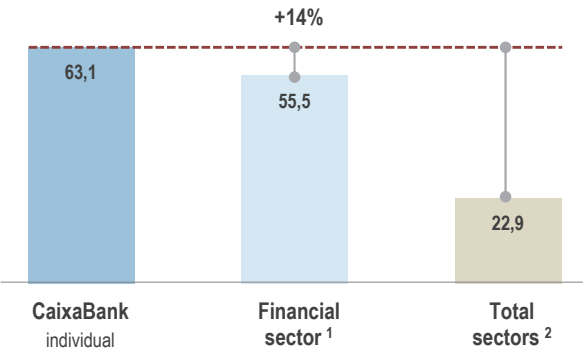
140.2	Retirement
27.9	Disability
11.7	Death

It is important to remember that the touchpoint associated with "I am compensated" is a Wow or differentiating moment, and thus one of the main gains. This is because CaixaBank pays its employees above the average in the financial sector and the remaining sectors, and why there is equal pay for both genders. The gender pay gap, which allows comparing similar positions and is calculated by comparing salaries between employees with the same length of service in the Company performing the same role or job and with the same rank, was 0.64% in 2020.

The following chart shows the wage comparison between the remaining economic sectors and CaixaBank.

**Average salary above the sector average and the economy average**  
**Fixed and variable remuneration. 2020 figures in thousands of euros**

Source: Quarterly Cost of Labour Survey (INE). Projected FY2019 data based on information on 9M20



(1) Other financial services, except insurance and pension plans.

(2) Excludes the agricultural sector and household employees

The Annex shows the trend in personnel and social benefit expenses for the period 2016-2020, and more detail of the items that comprise them.

See details in tables 12 and 14 of the Annex.

**Vital and professional areas**

**Important moments in life (WOW moments) are highly valued by CaixaBank employees, and they underscore the institution's willingness to adapt to personal situations and provide support when it is needed.**

This perception is due to the large number of measures that the bank makes available to the entire workforce, designed to facilitate work-life balance.

The measures that ensure equal opportunity and promote, disseminate and contribute to gender equality (reinforcing the role of women), as well as allow for work-life balance, are compiled in the protocol of equality and work-life balance included in the **Equality Plan**, which was revised and negotiated in full with 100% of the Workers' Labour Representation in January 2020. The measures are available to employees on the corporate intranet in the "Working here pays off" space.

In response to the pandemic, additional measures to improve work-life balance were implemented in 2020 for those employees who had already made use of their full holiday allowance, subject to the organisational possibilities of the work centre to which staff are assigned.

- Recoverable paid leave.
- Improvement in legal leave of absence for childcare.
- Unpaid leave.
- 2020 holidays (not limited to the three periods established by regulations).

The work-life balance measures can be divided into three main groups: leaves of absence, reduced working hours and leaves (paid and non-paid). It is important to note that in many cases, they provide better terms than those contained in the Collective Agreement.

Leaves of absence

Workday reductions

Leave

**Measures included in the Equality Plan. These measures improve on the terms of the Agreement**

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With regard to **leaves of absence**, there are measures in place to care for children (up to 3 years of age), care for relatives (up to 2 years for 2nd degree and up to 3 years for 1st degree relatives: children, parents, spouse), Maintain cohabitation (from 1 to 5 years), Higher education, Master's and PhD's (from 4 months to 1 year), Solidarity (from 4 months to 1 year), Personal reasons (from 4 months to 1 year with a minimum seniority of 10 years), Gender violence (the time required, as established by mutual agreement, renewable), Voluntary due to family demands or education (from 4 months to 5 years), Compulsory for public business (the time required to carry out the public business) and Special for the CaixaBank Group (the time required, as established by mutual agreement).

**Workday reductions** are allowed for the following situations:

- Caring for children up to 12 years of age (no age limit for children with a legally recognised disability), with a workday reduction between 12.5% and 50%.
- Caring for a relative up to the 2nd degree with a physical, mental or sensory disability who is not engaged in gainful employment and cannot manage by themselves, with a workday reduction between 12.5% and 50%.
- Caring for minors with a severe illness, workday reduction between 50% and 99.9%.
- Premature birth. In addition to the one-hour leave, there is the option to increase the leave period while the child is in hospital.
- Gender violence, tailored to the situation.

CaixaBank employees also have numerous **paid and unpaid leaves**.

The highlights among the **paid leaves** include improvements to maternity and paternity leaves (birth and adoption) and accumulation of breastfeeding breaks.

• **Maternity leave:**

- With a single child: 16 weeks + 10 calendar days (14 if child exhibits a disability).
- For multiple birth: 2 additional weeks for each child from the second + 14 calendar days.

• **Paternity leave:**

- We are transitioning towards equating it with maternity leave, with 16 weeks (from 1 January 2021), and it has also been extended by 10 calendar days (14 if child exhibits disability or for multiple birth).

- Breastfeeding (child under 9 months of age, in the event of a multiple birth, this leave is multiplied by the number of children):

- There are three options. The first is leaving for one hour during the work day (not at the start or end); the second is reducing the work day by half an hour, at the beginning or at the end; and the third is 10 calendar days following the maternity/paternity leave + 5 working days, which cannot be accumulated to the aforementioned, within the first 12 months of the child's birth.

A comparison of how CaixaBank goes above and beyond the regulatory requirements with regard to leave, workday reductions and the economic conditions associated with maternity and paternity is shown below:

### In terms of paid leave and reductions in working hours

Legislation	CaixaBank improvements (in the CaixaBank Work-Life Balance Protocol)
<b>01. Article 48 of the Workers' Statute.</b> 16 weeks of leave for both the biological mother and the other parent.	<b>10 calendar days of additional paid leave, and 14 calendar days for multiple birth</b> or the birth of a child with <b>disability</b> .
<b>02. Article 37 of the Workers' Statute.</b> Access to reduced working hours due to caring for a person under 12 years of age, provided that it entails at least 1/8 of the working day.	People who directly care for a child under 12 years of age may request <b>reduced working hours exclusively on Thursday afternoons in the winter</b> (involving a <b>reduction of less than 1/8 of the working day</b> ).  The collective with <b>children with a disability</b> is allowed to take <b>paid leave</b> on Thursdays until the child's third birthday, and if the child has a disability of 65% or more, the paid leave is <b>indefinite</b> .
<b>03. No legal requirement</b>	<b>Paid leave of 30 days</b> for the birth of a child with <b>disabilities equal to or greater than 65%</b> , which can be taken within 24 months of the birth.
<b>04. No legal requirement</b>	Two sensitive cases are considered when it comes to giving <b>preference to choosing holidays</b> , to facilitate the work-life balance:  If, due to divorce or separation, a holiday date has been assigned to take care of children under 12 years of age.  The case of a disabled child attending specialist school centres, and these centres are closed.

## In terms of economic conditions

Legislation	CaixaBank improvements
<b>01. No legal requirement</b>	<b>Aid of 5% of salary for children</b> until the child reaches the age of 18 or 21.
<b>02. No legal requirement</b>	<b>Special birth allowance.</b> Amount received at the time of birth, which is equivalent to 58% of the employee's monthly salary.
<b>03. Collective Bargaining Agreement for Savings Banks and Financial Institutions</b> €3,400/year in aid for people with disabilities.	Annual benefit of <b>€5,150/year</b> if the degree of disability $\geq 33\%$ and $<65\%$ , and if this degree $\geq 65\%$ , it will be <b>€6,300/year</b> .
<b>04. No legal requirement</b>	<b>Aid for loans and advances:</b> <ul style="list-style-type: none"> <li>- In the event of birth, adoption, and fostering, access to advances up to 1 year.</li> <li>- Reductions in working hours due to work-life balance do not imply a decrease in credit capacity.</li> </ul>

Once Human Resources is notified of the birth of an employee's child, a gift is sent, consisting of a maternity/paternity basket that includes gifts for the baby and a reminder of all the benefits that are associated with maternity and paternity. In addition, every year up to age 12, children of employees receive a gift from the Three Wise Men.

The other paid leaves are for: holidays, personal days, marriage, common-law marriage, adoption, special leave for disabled child, death, serious illness, accident, hospitalisation or surgery without hospitalisation of relatives, moving primary residence, extension of leaves (maximum 3 working days), medical check-up, CaixaBank medical check-up, attendance at official exams, unavoidable public or personal business, personalised leave due to domestic violence, and short-duration leave for personal or family-related unforeseen events or emergencies.

Employees can also get **unpaid leave** due to accident or illness of 1st degree relatives (1 week to 6 months after 2 years of joining the Company), international and/or technical adoptions (up to 1 month in assisted reproduction), serious family or personal situations or for education (up to 10 days), to complete higher

education or PhD's (between 1 month and 6 months), hospitalisation or palliative care for 1st degree relatives (1 week up to 6 months) and unpaid extraordinary leave (up to 6 months).

The following is a breakdown of the main cases recorded in 2020 for leave and workday reductions:

Measures for work-life balance. Cases 2020	No. of people who took it	% Men	% Women
<b>Leaves of absence</b>			
Care for a child	582	5.2%	94.8%
Care for a relative	69	27.5%	72.5%
Maintaining co-habitation:	21	0.0%	100.0%
Studies	13	30.8%	69.2%
Volunteering	5	20.0%	80.0%
Unspecified personal reasons	28	50.0%	50.0%
Victims of domestic violence	1	0.0%	100.0%
Care for dependent people	50	6.0%	94.0%
<b>TOTAL</b>	<b>769</b>	<b>9.2%</b>	<b>90.8%</b>
<b>Workday reductions</b>			
Care for a child	972	7.6%	92.4%
Direct care for relative up to 2nd degree	15	13.3%	86.7%
Care for sick child	93	11.8%	88.2%
<b>TOTAL</b>	<b>1,080</b>	<b>8.1%</b>	<b>91.9%</b>
<b>Paid leave</b>			
Maternity	580	1.0%	99.0%
Extending maternity	460	0.2%	99.8%
Paternity	480	98.8%	1.3%
Paternity extension	127	99.2%	0.8%
Breastfeeding accumulation	697	34.7%	65.3%
Adoption	--	--	--
<b>TOTAL</b>	<b>2,344</b>	<b>37.8%</b>	<b>62.2%</b>

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The new Equality Plan includes improvements in the area of work-life balance, as follows:

#### Flex time

Extended to 1 hour. It is managed by each centre, based on its organisational needs.

*It used to be half an hour*

#### Reduction in working hours Thursday afternoon

Available until the child reaches age 12, without the need to reduce 15 minutes in the morning.

*It used to be until age 6*

#### Expanded bereavement leave

For the death of a spouse or common-law partner, with minors in common.

*+ 2 days*

#### Holidays

Up to 31 January for work-life balance reasons

*It used to be until 31 December*

Improvements in:

- Divorce or separation with a ruling, with children under 12 years of age: 2 overlapping weeks.
- Children with disabilities in special centres: When they close, 10 overlapping days.

#### Improvement in suspension of contract due to birth

It is being phased in for the other parent:

2020 – 3/4\* days, 2021 – 6/8\* days, 2022 – 10/14\* days.

\* 4, 8 and 14 in the case of multiple birth or disabled child.

*Previously only extended to the mother*

Another improvement contained in the Equality Plan is that it sets a target for **female representation in managerial positions**: 43% of women in December 2021, starting from branch asst. mgmt. in large branches (categories A and B); and the commitment to adopt measures aimed at increasing the presence of women in segments with a lower representation (Private Banking and Premier Banking).

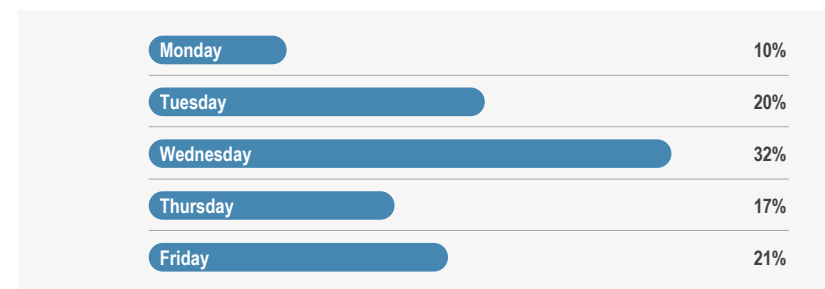
Lastly, an additional **two protocols** have been incorporated under the umbrella of the Equality Plan:

- Protocol to prevent, treat and eliminate harassment; and as a new feature, the mediation process is regulated by introducing an external mediator as an additional measure for solving conflicts. And additional confidentiality guarantees are introduced.
- Equality protocol for common-law couples and domestic partnerships.

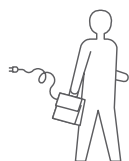
One of the flexibility measures introduced that has a positive impact on engagement is **remote working**, where the employees manage, with their manager based on the organisation's needs, the possibility of working one day a week from home. This measure was phased in in 2019 in Central Services and Regional Services, though it was interrupted by the pandemic halfway through 2020. On 30 June 2020, when the measure was interrupted, a total of 816 people (mainly those with adviser functions) had opted for this option, which was equivalent to 44.9% of the eligible group.

Adherence to remote working measures	% Men	% Women	Total
Central services	40.4	48.9	44.4%
Network Support	51.6	68.0	60.0%
Regional Management	40.0	13.5	22.8%
Support for the Regional Business Division	21.6	42.9	27.5%
<b>TOTAL</b>	<b>40.8</b>	<b>49.5</b>	<b>44.9%</b>

#### Day of week requested for remote work



Despite the pre-pandemic interruption of remote working, CaixaBank facilitated and promoted remote work by staff in Corporate and Regional Services from the start of the state of alarm, especially during the lockdown period, with the aim of safeguarding the health of employees and guaranteeing the continuity of the business in the best possible conditions, except in the case of critical staff or teams who could not carry out their work in this way for technical reasons.



In January 2020, an agreement was also reached involving the **digital disconnect and the efficient use of working time**, through which the Bank committed to measures aimed at promoting a culture based on objectives and priorities, encouraging the reasonable use of new technologies and regulating the right to disconnect digitally, ensuring respect for the rest, leave and holiday periods of workers, as well as their personal and family privacy.

This agreement regulates communications, meetings and training and incorporates good practices.

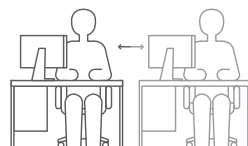
- As regards messages:
  - The staff will be entitled not to reply to any message outside working hours.
  - Messages will not be sent by any means between 7 pm and 8 am on the following day, or on weekends or bank holidays.
  - Emails will include a delay when they are sent outside the specified hours.
- The right to disconnect digitally is recognised during holidays, personal days, time off, weekends, reduced working hours during a week with a local holiday, leaves, disability, reduced working hours and leaves of absence, save in exceptional cases. Exceptional cases are defined as: "justified emergencies: those that may pose a serious risk to people or potential harm to the business, the resolution of which requires immediate responses or measures".
- As regards meetings and training:
  - Meetings will be convened within the limits of each person's work schedule.

- The following limitations apply to face-to-face or online meetings or training that extend beyond the work day: meetings that go past 18:30 cannot be convened, and they must be called in writing, expressly specifying that it is voluntary, at least 48 hours in advance, specifying the person calling the meeting, the participants, location, and start and end times, which must be appropriate, based on the required travel time.

- Addition of good practices to achieve efficient meetings.

These include:

- The number of meetings will be reduced as much as possible, and travel will be minimised. The use of videoconferences, call, link and other collaborative tools that CaixaBank makes available will be encouraged.



Another agreement reached that will improve key life moments is the agreement for the **Policy on sick leave and absences**, in which conditions and commitments are established to make it easier to organise work centres when these moments occur.

The main projects are:

- Additional hours allocated to cover vacations and absences for the 2020-2022 period.
- Not only is maternity leave covered, but also the leave of the other parent.
- The agreed filling of vacancies applies to all CaixaBank, not only the Retail Network, but also: Regional Management Departments, Central Services, InTouch, Private Banking, Business Banking, etc.



Lastly, a **new inclusive policy for disabled people** has been agreed that lays out the principles and commitments aimed at respecting disabled people, their differences and abilities, and promoting their integration within the Company under the same conditions as all other employees by establishing a series of measures to facilitate work-life balance.

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- The principles and commitments are focused on an active policy intended to increase every year the presence in the Company of individuals with a level of disability over 33%, and to facilitate their inclusion.
  - Not discriminate and avoid discrimination due to any type of disability
  - Plan to make work centres and new technologies universally accessible.
  - Active employment and promotion policies.
- Measures to establish a work-life balance:
  - Adaptation, training and participation in the design of the workplace.
  - One day of paid leave for medical needs, check-ups and consultations related to their disability and/or illness.
  - Free advisory service for legal procedures and/or processes related to their disability.
  - The use of sign language, Braille, alternative and augmented communication formats, means and methods, and all other accessible communication formats, means and methods
  - Working from home will be encouraged, provided that it is organisationally possible, in those cases where travelling to a work centre has to be avoided.
  - Flex hours will be implemented and encouraged, provided that it is organisationally possible.
  - In any negotiation, including those that involve improved financial conditions, people with disabilities will be considered when establishing better conditions, as in the case of home adaptation costs

## Communication and participation

CaixaBank prioritises generating a positive working environment in which teams feel motivated and committed. To achieve this goal, we pay close attention to the ideas and opinions of our employees, and employ active listening to develop an action plan that satisfies their requirements. For this reason, we believe that periodically assessing the social and work climate, the experience of our employees, and the quality of the service provided, helps to generate this positive environment.

The Company provides the workforce with various methods of communication and engagement, and it is evolving towards more agile and cross-cutting work models by encouraging the use of collaborative tools and developing a relationship model with the internal customer via the figure of the Business Partner.

The main engagement channels available at CaixaBank are as follows:

## INNOVA.

INNOVA is a space to foster innovative attitudes: inspire, share ideas and proposals, suggestions for improvement, learn new technologies and functionalities, etc. At Innova, employees can share their ideas and support those of their colleagues via the Challenges posed (Your Ideas Help). If someone has ideas on any topic not proposed in the Challenges, they can send them to the Idea Box. The Innovation Today section helps employees stay informed about and be inspired by innovations in the financial and other sectors. InnovaLab provides information about the new technologies and functionalities that are being tested. There is also a monthly newsletter with a summary of news highlights on the latest trends and innovations in the financial sector: payments, financing, branch models, marketing, human resources, biometrics, and so on.

## conecta

CONNECTA is a relationship and communication tool for employees that enhances teamwork and makes it easier to share knowledge. By creating cross-department groups, employees ask questions and get answers, learn about other's experience, share best practices, etc.

## INFOPROTECT.

Think safely

**InfoProtect** is the direct link to security. This brand includes all actions aimed at protecting CaixaBank's information by raising the awareness of its employees and promoting a culture of global security throughout the Company.

InfoProtect seeks to help us understand the risks facing the Organisation, make us think twice before acting and guide us to keep us on high alert at all times. Its goal is to inspire a change of attitude in the Company in order to avoid becoming a victim of cyberattacks. CaixaBank employees can join the InfoProtect Club, which is a network of ambassadors in global security. The ambassador is the fastest and most direct method of communication for security issues and provides first-hand information on the major security challenges facing CaixaBank: phishing, social engineering, workplace protection, passwords, current alerts and risks, internal security events and InfoProtect actions and content.

**Channel for Enquiries and Whistle-blowing**, to facilitate compliance with the Code of Ethics in general and with internal rules specifically. This channel is a key element for preventing and rectifying regulatory breaches. This channel is a means of communication made available by CaixaBank to all Directors, Employees (including staff from Temporary Job Placement Companies), Agents and Suppliers. This channel can be used to send reports on acts or behaviour, past or present, related to the scope of the Code of Ethics, the Anti-Corruption Policy, the Corporate Criminal Compliance Policy, the Internal Code of Conduct in Securities Markets, the Code of Conduct of Vendors or any other internal policy or standard at CaixaBank.

There are two types of reports: *Enquiries*, meaning requests for clarification on specific questions resulting from the application or interpretation of the texts mentioned above. *Whistle-blowing*, meaning reports of possible irregularities that may involve offences.

**Virtaula online training channel**, as a tool to share knowledge and experience among the staff. The Data Community and DAN Meeting, among others, have been created in relation to this idea, where employees who carry out similar functions meet (physically or virtually) and present projects that they have developed and could be useful to others. The result is a considerable networking

opportunity that can lead to the creation of new projects. Due to the pandemic, no planned Data Community sessions have been held since the first quarter of 2020.

Management processes also give rise to communication initiatives:

- The **Engagement Study**, conducted jointly by the staff and the Company, measures the engagement and satisfaction of the employees and is done biannually across the entire staff. The 2019 Commitment Study was closed out in July 2020, and offers the option to prepare personalised improvement action plans for each organisational unit.

Action plan (initial analysis):

- *Throughout CaixaBank*: leadership that encourages bottom-up communication, empowerment and involvement of teams in the decisions that affect their work.
- *At the level of Central Services*: improve mainstreaming and agility, and provide more opportunities for career development and growth.
- *At the Regional Network level*: review the workload and commercial pressure.

It should be noted that CaixaBank opted to listen to the employees by conducting the Engagement Study at an exceptional time due to the COVID-19 pandemic, which conditioned the results of the Regional Network. CaixaBank's activity was considered essential in accordance with Royal Decree Law 10/2020 and for this reason CaixaBank's Management decided to open all branches (except those affected by confirmed cases and quarantines) in order to stay close to our customers to help them in these difficult times.

The main results of the Engagement Study carried out in July '20 are:

- 70% participation.
- Total favourable (TF) of 71%. If analysed by organisational scope, the TF reveal two distinct realities:
  - Central Services had a TF of 74% (same % as the 2017 Engagement Study, which also involved the entire staff).
  - The Regional Network had TF of 71% (-5% versus the 2017 Engagement Study).

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In January 2021, the 2020 Engagement Study Radar was carried out for a representative sample of 2,500 employees.

The main results were:

- 56% participation (-1% versus 2018 Radar Engagement Study).
- TF (Total favourable) of 74% (-1% versus the 2018 Radar Engagement Study).
- Global eNPS of 14: 19 in Central Services and 13 in the Regional Network (+3 versus the 2019 Engagement Study, which was the first to consider this metric).

The Engagement Study was also carried out in the following Group companies:

CaixaBank Payments & Consumer

CaixaBank Equipment Finance

PromoCaixa

Telefónica Consumer Finance

CaixaBank Asset Management

CaixaBank Business Intelligence

CaixaBank Operational Services

CaixaBank Facilities Management

Joint Prevention Service

MicroBank

*See details in tables 15 and 29 of the Annex*

- The **Conversations for Development** and meetings for setting annual challenges are held jointly by managers and their collaborators.

Other events and conferences that result in communication moments within the different business areas are also carried out.

**Internal communication.** Its function is to promote and guide the challenges of the Strategic Plan and the business priorities; convey the Company's corporate values as a differentiating factor; recognise and reinforce good professional practices; promote the corporate culture and the pride of belonging; and facilitate a two-way dialogue between employees and Management.

To advance this two-way dialogue of participation and collaboration, the new internal communication tool **PeopleNow** was tested in 2019 and put into

practice in December 2020. This tool is much more than a communication channel; it is a driver for the digital and cultural transformation, the evolution of the "Personas" corporate intranet that will be fully implemented throughout the Entity in 2021. Focused on the user experience, it integrates Microsoft Office 365 and SharePoint to facilitate multidirectional and cross-department communication within the organisation in a way that is personalised and relevant. The main objective is for the digital work environment to become an intelligent and modern space where collaboration, information and knowledge flow.



What do we gain with PeopleNow?

- More possibilities for collaboration and mainstreaming.
- It offers personalised information. Filter by interest.
- More visual, appealing, easy and usable.
- Mobile first.
- Promotes the digitisation of the Entity.
- Gives visibility to the Organisation (personal brand).
- Enables recognition and flexibility.
- It gives a voice to employees.
- It serves as a leadership and managerial tool: Team builder.

During 2020, 710 internal communications were posted on "Personas" and "PeopleNow", totalling 2,344,556 visits throughout the year in CaixaBank.

CaixaBank's Internal Communications department is working in other areas, including:



The publication of the **Canal Caixa magazine**, which focuses on offering different content that seeks to discover the person behind each employee. This paper and digital publication emphasises and spreads the values and culture of the Company through the testimonies of its people.

The **organisation and coordination of internal events**, such as the Directors' Convention, and advice on events with employees led by other areas of the Entity.

**FlashDirectivo** is an audiovisual channel that makes the CEO's messages of the year available to all CaixaBank employees when the results are presented.

The conduct of **motivational campaigns** in keeping with the requirements of the business and the cultural transformation.

The **news portal** (which showcases news, videos and testimonials) has maintained the company's commitment to report on:

- The challenges of the 2019-2021 Strategic Plan.
- The "We are CaixaBank" culture programme.
- Launch of the new brand slogan **#ListenTalkDo**.

The news portal gives visibility to Senior Management, reinforcing the Entity's leadership, reporting on relevant events, providing coverage and a voice to different areas, promoting diversity initiatives and programmes, and bolstering the benefits and tools that are useful to employees. In short, conveying CaixaBank's values in order to enhance the culture and pride of belonging of everyone at the Company.



Finally, the news, videos and testimonials on the Covid-19 pandemic that were included in the communication plans were particularly relevant in 2020.

Proof that CaixaBank is committed to promoting the attributes of agility and collaboration is that it is evolving towards more agile and mainstreamed work models through the agile transformation project it initiated in 2018, which focuses on the digital transformation based on the customer and on creating the Customer Labs.

The main lines of work are the definition of the strategy and roadmap for the agile transformation, and the implementation of agile methodologies at all levels through coaching and training in new roles, promoting mainstreaming and circular relationships.

The benefits of scaling agile work models are:

- Efficiency: use of fewer resources, time and management and more constrained requirements.
- Agility: reduced production, reaction and decision-making cycles, yielding faster and more continuous delivery of solutions.
- Flexibility: a dynamic allocation of human and economic resources, with the consequent improvement in production and adaptation to CaixaBank's priorities.
- Collaboration: with the work of co-located, multi-disciplinary teams that are more independent, which entails an improvement in employee satisfaction and the elimination of silos.
- Focus: more aligned with the definition and initial sharing of objectives. This improves effectiveness, lowers risks and increases customer feedback.

This implementation is managed by the Agile Transformation Team (ATT), which is a cross-department team made up of employees from different areas of the bank, taking into consideration a series of pre-established criteria regarding labour risk minimisation. The process of creating an agile team lays out three moments:

- Initial configuration of the team and definition of objectives, budget, allocation of resources and timeline.
- Evaluation of the model to identify the degree of maturity of the methodological operation of each agile team.
- Coordination of the agile dynamic through the Agile Coach group towards teams, and mainly towards Scrum Masters and Product Owners.

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In 2019, work began with five-team pilots, with a more technological approach focused on the product (and Scrum methodology), as well as with a pilot test in the Audit Department with Kanban dynamics and fast, cross-department audits.

In 2020:

- The methodology used was consolidated, with the standardisation of tools and working methods (contained in a Playbook).
- Different Agile courses were designed and implemented, with more than 1,600 people trained throughout the Group (Agile Fundamentals, Scrum Master, Product Owner, Work in a Lab).
- The platform model was rolled out IT, with agile practices and dynamics that improve service agility.
- CaixaBank's internal profiles were reskilled by incorporating three Scrum Masters from the network.
- 19 teams were activated in the Customer Labs, in addition to the five activated in 2019, with an ecosystem that has a direct impact on over 500 people.
- Agile, Scrum and Kanban practices were expanded to different areas of Corporate Services (Human Resources, Risks, Business, etc.) and to the Group as a whole, successfully advancing in various initiatives.

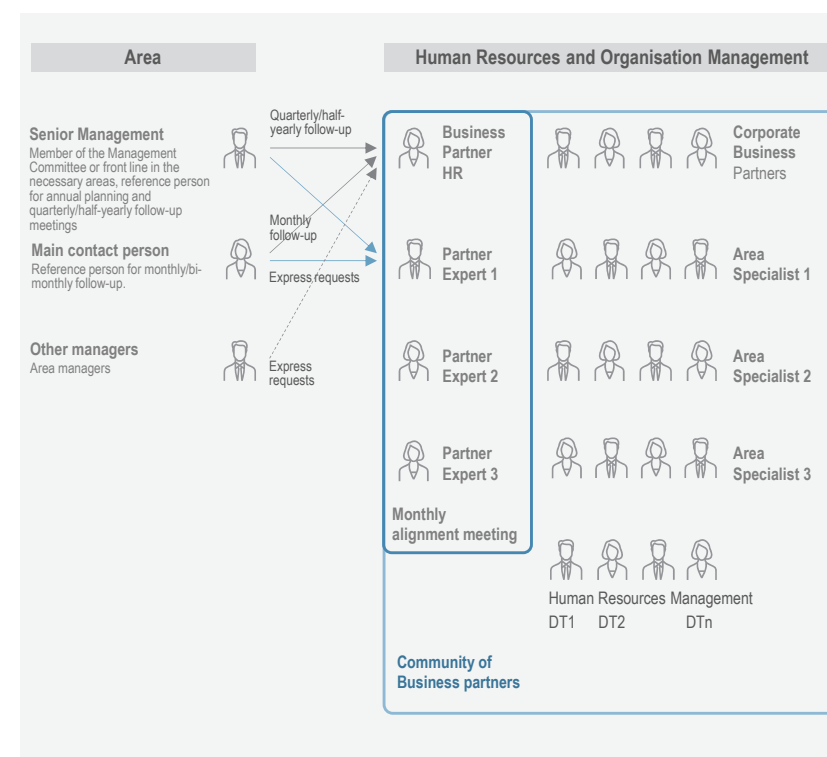
Also in this period, in coordination with Technology, Business, Innovation and Human Resources and Organisation, the next stage of the Agile roll-out was designed by evolving the current Customer Experience Labs teams towards an overview of the product (programme) that makes it easier to assign resources to initiatives with a higher value.

At the same time, work continued on implementing collaborative technological tools that improve the routine of the Company's employees in each of the areas where they carry out their activity. Mass-market tools such as the portal for making **RTC** (Rational Team Concert) requests, the **PPM** (Project & Portfolio Management) tool for managing demand in information systems, and **Service NOW**, whose main goal is to provide large-scale organisational support as needed. Other, more social tools, such as the aforementioned **PeopleNow** or **Conecta**, which achieve more sporadic and natural interactions, and others whose main goal is to improve collaboration and agility in the preparation,

editing and transmission of documents, as well as to help track projects between professionals in several departments, including Teams and Confluence, in addition to Sharepoint and OneDrive, which improve the availability and accessibility of information.

In 2020, the **HR Business Partner** project was consolidated throughout Central Services by redesigning the internal customer relationship or communication model, yielding a quality service that is more engaging, agile and proactive. This new model should improve the satisfaction of the departments with the services of Human Resources and Organisation.

Worth highlighting are the actions carried out to provide a link during the pandemic (in the rollback process of returning to the Central Services buildings) and track hours worked, among others.





Lastly, in a more social context and one of the differential values that distinguishes CaixaBank, is the area of *corporate volunteering*.

Promoted by CaixaBank, "la Caixa" and la Fundación de la Esperanza, in 2005 "la Caixa" Volunteers Association was formed with the aim of helping to foster solidarity work and help disadvantaged and vulnerable groups of society. Volunteers from "la Caixa" collaborate to make the world a better place. The main objective of the Association is to foster and promote volunteering as a value of solidarity and participation of the population in the fight against situations of poverty and exclusion.

The volunteering programme is participated in by active and retired employees, friends, and other people with a spirit of solidarity vocation. In all there are almost 10,000 volunteers related in some way to this programme. Currently, the corporate volunteers from "la Caixa" are spread out among 31 branches, and jointly they identify, prioritise and carry out different actions according to the necessities of each territory.



During 2020, almost 4,600 active volunteers of the CaixaBank's Volunteers Association participated in 4,250 activities, in collaboration with more than 850 social organisations throughout Spain, benefiting around 133,500 people. With the aim of generating positive social impact, and respecting the environment, our scope of action focuses on five major areas:

- **Child poverty and social exclusion**, to facilitate comprehensive development and the process of social inclusion of people in vulnerable situations, giving particular emphasis to children. Focusing action on poverty alleviation through food distribution and educational reinforcement.
- **Health and senior citizens**, focusing on the areas of disability and mental health, humanisation of healthcare for the elderly and ageing population. The activities are focused on active ageing, support to the chronically ill or activities with people with functional diversity, among other areas.
- **Employability and labour insertion** of people at higher risk of social vulnerability. The objective is the re-socialisation of excluded adults through employment and reintegration into the labour market, among other areas.

- **Financial education**, to help give the population basic knowledge on financial and economic self-administration. A sound knowledge in this area facilitates personal and family management of everyday finances. For this reason, this training is also offered in schools and also to adults, promoting entrepreneurship.
- **Diverse local actions**, according to the social needs detected in each territory and not covered by the previous four key areas, such as recreational, environmental, sporting or cultural activities.

Due to the COVID-19 pandemic, all the activities have been redirected to digital format wherever possible, in order to continue to remain close to vulnerable citizens, and whose situations have become more affected because of the pandemic.



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## Environment

**At CaixaBank respect for labour standards, the rights of the workforce and their representatives are essential, all within a framework of consensus with the trade union representatives.**

The Collective Agreement on Savings Banks and Financial Institutions applies to the entire workforce of CaixaBank, as well as those agreements that develop and improve the conditions regulated by it. In general, specific labour agreements are entered into with the Workers' Representation (RLT), when exceptional cases arise.

Moreover, CaixaBank forms part of the Joint Standing Committee on Interpreting the Agreement, which seeks to develop labour standards that apply to all employees in the sector. Therefore, CaixaBank maintains and promotes total neutrality with the different union representations in the Company. The union representatives involved in the company committees are chosen every four years by means of an individual, free, direct, and confidential voting system. They are notified of any relevant changes that may arise within the Company.

The following table shows CaixaBank's trade union representativeness.

	CC.OO	SECB	UGT	SIB	FEC	CGT	CIC	LAB-ELA	TOTAL
<b>Representation</b>	<b>40.58%</b>	<b>37.42%</b>	<b>17.92%</b>	<b>1.45%</b>	<b>1.45%</b>	<b>0.66%</b>	<b>0.26%</b>	<b>0.26%</b>	<b>100%</b>
<b>Company Committee</b>									
Members	308	284	136	11	11	5	2	2	759
<b>Other</b>									
Employee Pension Fund Management Committee	5	5	1	-	-	-	-	-	11
Associated Pension Plan Fund Management Committee	4	4	1	-	-	-	-	-	9
Single Occupational Health Committee	4	4	2	1	1 without vote	-	-	-	11

In the 2019-2020 period, the Labour Relations activity presented an external and international vision. In the *internal vision* a series of labour agreements have been introduced, including:

**Labour Agreement on Restructuring.** Dated 8 May 2019 a labour agreement on restructuring was reached for objective, productive and organisational reasons with 58.5% of the labour representation, which contemplated the departure of 2,023 people from 50 provinces, with the exception of Barcelona and Teruel. The departures are concentrated mainly on 1 August 2019 and were envisaged totally in 2020 with the departure of a small group that proposed departing for a few months.

Other measures were also considered in same agreement, such as:

- The reconfiguration of the current Network: rolling out Store branches, Business Bank, strengthening the InTouch segment and developing the value proposal in the Red Rural network.
- The extension of public opening hours at branches with general opening hours.
- The establishment of the basis for a Flexible Rate Plan.

**Equality Plan.** In January 2020 an agreement was signed for the new Equality Plan which contains improvements on matters of consolidation and the incorporation of two new protocols: Protocol for the prevention, treatment and elimination of harassment and the Equality protocol for common-law couples or couples with stable partnerships outside marriage.

**Integration and social inclusion policy for persons with disabilities,** which includes commitments aimed at people with disabilities and fostering their integration into the Company in the same conditions as the rest of the workforce, establishing a series of measures to facilitate conciliation.

**Digital disconnection agreement,** which regulates the right of employees to digitally disconnect, ensuring respect for their rest time, permissions and holidays, as well as their personal and family privacy. Communication, meetings and training are regulated and best practices are incorporated.

**Agreement for sick leave and leave of absence,** which incorporates commitments to facilitate the organisation of the work centres when there are staff leave periods and absences.

**Voluntary redundancy plan,** in 2020 the redundancy plan materialised, adhered to by 229 people aged 58 or over and from the province of Barcelona, causing the majority termination to 1 April 2020.

**Agreement for employee loan terms,** it incorporates improvements in miscellaneous loan services, mortgage loans and advances.

**Regulation of remote working,** during 2019, the possibility was put in place that employees of all the departments of Central Services and Territorial Management could perform their work one day a week from their own home.

The following agreements are some of the highlights of the *external vision*:

**Framework agreement on matters of attendance records** in the scope of the Collective Agreement on Savings Banks and Financial Institutions.

**Collective Agreement on Savings Banks and Financial Institutions 2019-2023.** On 30 September 2020 the collective bargaining agreement for savings banks and financial savings institutions was signed for a 5-year period and was published in the Official State Gazette (BOE) on 3 December, entering into force on 4 December 2020. This Agreement allows for the levelling out of some important cost inertias not linked to performance (such as wage review, three-year bonuses and the plus agreement) and to better face a period of enormous complexity.

The Collective Agreement also specifically regulates issues such as teleworking or digital disconnection.

### Corporate Safety, Health and Well-being

CaixaBank is committed to promoting well-being in a healthy and sustainable working environment and particularly to the health and safety of its workforce. CaixaBank goes way beyond legislation and has gone from talking about Occupational Risk Prevention to Corporate Safety, Health and Well-being.

The Management Team is highly responsive towards encouraging all those initiatives and actions that foster adequate working conditions, showing its commitment in:

- Fostering a preventative culture at all levels of the Organisation.
- Guaranteeing compliance with applicable laws, as well as with the voluntary commitments it subscribes to.
- Considering the preventive aspects at source.
- Implementing measures for continuous improvement.
- Training and awareness of the workforce.
- Maintaining an Occupational Risk Prevention Management system in accordance with the requirements established in the standard OHSAS 18001, which are higher than the legal standard.

CaixaBank, S.A. has specific committees to ensure the health and safety of its employees:

- Single Occupational Health Committee. It sets the aforementioned goals and monitors the prevention activities, with a special emphasis not only on the regulatory audits, but also on others of a voluntary nature OHSAS 18001 (since 2005).

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#### Occupational Risk Prevention Management System certification



#### Occupational Risk Prevention Management System certification



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- Occupational Risk Prevention Coordination Committee. It defines prevention policies in this area to improve the control, management and monitoring of safety and health needs and the implementation of training actions.

In accordance with these corporate safety, health and well-being commitment to its workforce, CaixaBank acts in different areas:

- Training activities for the entire workforce: safety and health, safety in branches and creation of a cross-sectional work team with the safety, health and corporate well-being of each Territorial Management team.
- Monitoring of psychosocial risk indicators.
- Development of the healthy Company project.
- Boosting of flexible working hours and remote work initiatives at selected centres.
- Reviews of the emergency plans of the singular buildings, training of the emergency teams and staff awareness raising in the conduct of drills.
- Security for the prevention of robbery and updating of security installations.
- Improvement and control of work centre conditions in terms of noise, humidity, temperature and lighting. CaixaBank has a specialist company contracted for the implementation of preventive and corrective actions and initiatives to promote employee comfort and well-being. It also carries out tasks such as the renewal and substitution of heating, air-conditioning and lighting equipment, introduces improvements to the sound performance of workplace equipment, etc. It also receives regular specialist external advice on initiatives for improving the interior air quality which are then introduced by the Company.

In the scope of Safety, Health and Well-being, the following initiatives developed during 2020 in the different areas are worthy of note:

- Training: every employee received training and information on health and safety and also on managing potential emergency situations. In addition, in anticipation of such eventualities, persons are designated to take charge.
- As a result of business activity within the Company's network of branches, security measures are applied to minimise the risks of robbery and theft. These measures, which are reinforced in the areas considered to be at risk,

are reviewed on a regular basis. Some of the measures applied are:

- Presence of digital image capturing and recording equipment.
- Door excluded from access in the security area.
- Provision of automatic cash dispensers and cash recyclers.
- Individualised control of access to offices by means of a metal detector arch.
- Awareness campaigns and preventive information for staff.

The Company provides an action protocol to deal with the risk of robbery or aggression, with the aim of protecting the persons involved in any of these situations from a triple time perspective: preventive, during and after the situation.

#### • **Psychosocial Risks:** preventive measures in this area.

- Focus groups were held with different functional groups to obtain qualitative information and enable the gathering of conclusions on the psychosocial risks assessed.
- The preventive vision in international centres has been enhanced, which is why CaixaBank was recognised with the international prize (ORP 2019).
- The Health Surveillance Protocol provides for periodic medical check-ups, and also provides information regarding various diseases, such as hypertension, which is available for consultation on the corporate Intranet.
- Design of new digital platform Quirón Prevención: Collective programmes.

• **Healthy Company**, this project is aimed at promoting healthy working environments and activities to enhance the well-being of the workforce. For this it has launched the **platform Somos Saludables** (We Are Healthy) with multiple content based around three key areas: Get Moving, Love Yourself, Take Care of Yourself.

Some of the highlighted actions include:

- Promotion of physiotherapy sessions in the Central Services multipurpose room. The main objective of this activity is to learn about the importance of caring for joints and doing various exercises to make the body more supple and flexible.

- Promotion of sporting activities. Pitawalk and running training.
- Distribution of fruit baskets to several department at Central Services: One day a week.
- Vaccination campaign against the winter flu for groups of employees that are more vulnerable to respiratory conditions.
- Initiation of the Adeslas Salud y Bienestar programme, which pursues adopting and maintaining healthy lifestyle habits. This programme is encompassed within the action plan aimed at obtaining the Healthy Company certificate.

CaixaBank's occupational risk prevention system is reviewed regularly by means of different types of audits:

- External regulatory audit: every four years, in accordance with the current regulations or if requested by the labour authority.
- Voluntary control and monitoring audit, on an annual basis.
- OHSAS 18001 audit, which is an international specification that certifies the excellence of the prevention system.

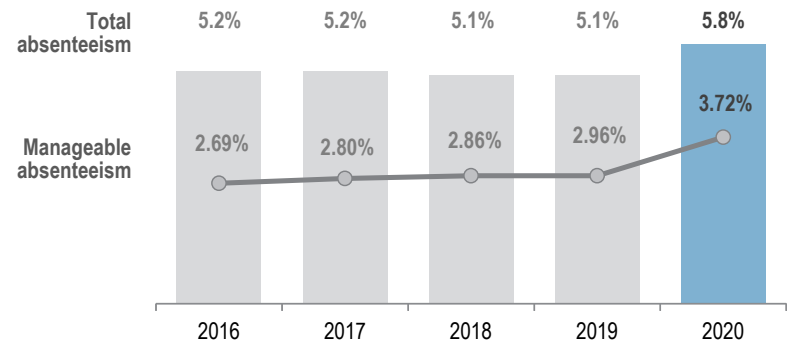
Preventive processes and initiatives from the year are gathered on an annual basis in the "Report on preventive activities", a public document posted on the corporate website. These activities are determined in the annual planning of preventive activities, and are developed in accordance with the principles established in the prevention plan. With the coordination of Human Resources and the Single Occupational Safety and Health Committee, the La Caixa Group's Joint Prevention Service oversees the management of prevention, advising and guaranteeing safety, health and well-being. Additionally, for the speciality of Occupational Medicine, CaixaBank opted for the collaboration of the Quirón Prevención External Prevention Service.

All these initiatives in Safety, Health and Well-being have a positive impact on absenteeism at CaixaBank.

The evolution of absenteeism showed a favourable trend with a sustained lowering of the global rate from 5.20% in 2016 to 5.07% in 2019. The main cause for the reduction in absenteeism was the reduction in the number of births in the last four years, which dropped from 1,343 in 2016 to 1,012 in 2019, mainly due to "generation shifts" associated with an ageing population. However, in 2020 this trend was broken as a result of the COVID-19 pandemic, which resulted in a 5.80% jump in absenteeism. In particular, manageable

absenteeism (occupational illness and accident) increased from 2.69% in 2016 to 3.72% in 2020, mainly caused by the increase in occupational illness absenteeism (reason for marking absence associated with the pandemic) which went from 0.05% in 2016 to 0.72% in 2020.

Another aspect that has impacted the increase in manageable absenteeism, in particular due to illness, is the change in the measurement criterion, as previously sick leave was counted from the third day and since 2019 it has been registered from the first day, therefore, more accurate information is now available.



In Spain, between 2016 and 2020, the rate of absenteeism, understood as hours not worked, also shows an upturn. At the same time, it is observed that the hours of work that are lost are due by various reasons being the one with the greatest weight, leave due to common illness (temporary disability) with 73% and maternity leave 9%; the distribution in the Company is very similar, also having common illness as the main reason during 2020, with a weight of 75.3% over the total.

In 2020 CaixaBank registered 84.6 hours lost per employee, which is below the average in Spain, and which since the first half year of 2020 was 121.2 hours (in all sectors) and which was also below the average in the financial and insurance sector, which was 113 hours in 2020.

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All this taking into consideration that CaixaBank's activity was considered an essential service and therefore a large majority of the workforce was physically working in the branches providing service to the customers. This comparison was made using Adecco's 9th Report on Absenteeism of 2020 - official data about working time published by the Spanish National Institute of Statistics (INE) in the quarterly survey of labour expenses, the sample for which was 28,500 companies from the entire country with over 500 employees. *See breakdown in table 16 of the Annex*

Together with Mutua Universal, Human Resources analyses the absenteeism trend each month in each of the regions with the aim of managing it closely and with knowledge of the facts.

Despite the situation caused by the pandemic resulting in an upturn in the absenteeism rate in all companies, the action plan to contain absenteeism initiated in 2018 has been continued, and it has various action levers, including:

- Launch the entire process of comprehensive management of absenteeism due to illness (temporary disability) before, during and after the absenteeism, building a transversal team of people from different Human Resources departments (Labour Relations, Culture and People Management) that intervenes in the different stages of its management.
- Optimise the management of absenteeism by modifying the protocol for managing temporary disability by Mutua Universal, in order to anticipate action in all regions after the seventh day of leave instead of the twelfth day and simplify the communication procedure between Mutua Universal and the employees.
- Management of pre-maternity leaves by promoting measures that favour work conditions and the management of persistent absenteeism.

## Changes and mobility

**CaixaBank is committed to internal talent and this is evidenced in the establishment of internal rules that enable employees to promote and develop their career and in the fact that internal candidates are considered first when there is a vacancy.**

### Promotions:

All CaixaBank employees have a career by experience, associated with time, which enables them to evolve from level 14 to level 7 in 23 years. In 2020, 2,301 people have changed professional level as a result of past experience. This career has been improved with respect to the one included in the Collective Agreement on Savings Banks and Financial Institutions. It is shorter and a higher professional level is achieved, as in the Agreement it takes 20 years to complete and you only reach level 8.

In addition to this career, there are **other opportunities for faster promotion** associated with performance and the function carried out.

Promotional events, 2020	
Career by experience	5,302
Cover of vacancies	5,536
Classification of branches	632
Training	158
Appointments	350
<b>Total</b>	<b>11,978</b>

*See breakdown in table 17 of the Annex*

- **Commercial Adviser Career Path** for the branch network, associated with specific training plans and offering different remuneration promotion speeds and levels based on the business segment they belong to.
  - Customer Adviser 1 Career path (Business advisers): promotion to Level 7 in 14 years.
  - Customer Adviser 2 Career path (Premier Banking and Business Banking advisers): promotion to Level 5 in 15 years.

*See breakdown in table 19 of the Annex*

- **Private Banking Adviser Career path**, provides this group, which manages Private Banking customer's portfolios, the possibility of developing their knowledge and increasing their remuneration until they are promoted to the function of Private Banking Management if they successfully complete the established itinerary.

- Private Banking Adviser Career path: promotion to Level 6 in 11 years.

*See breakdown in table 19 of the Annex*

- **Internal filling of vacancies:** as a result of the vacancies originated at the Company due to departures or promotions to other positions, employees can opt to these vacancies. This is an internal promotion mechanism that has allowed approx. 5,500 employees to change their career path in 2020 (around 66% have accessed Branch assistant management and Branch management and Customer Adviser positions).

*See breakdown in table 21 of the Annex*

The internal selection model (internal filling of vacancies) has evolved during 2020 to build an attractive, digital and memorable experience for employees (candidates) and managers. Previously, a certain lack of transparency and trust in the process had been expressed.

The aim of internal selection is leading towards:

- An agile and proactive selection with a model of identified professionals that generates personalised opportunities.
- Promoting the development of people by promoting mobility.
- Informing about the selection processes and policies and extending the publication of managerial functions (Central Services Management).
- Redesigning the communication model that generates a positive effect and acknowledgement.

Professionalising the internal mobility model of Central Services is aimed at:

- Retaining talent. There are four trends that play a decisive role in the Human Resources area: employee experience, data use and analysis, internal mobility and the people from each generation (intergenerational). Those companies that have facilities to promote internal mobility will retain their employees for 41% longer.
- Identify key competencies of the future, such as the ability to identify what competencies are required for open positions and what will be required for

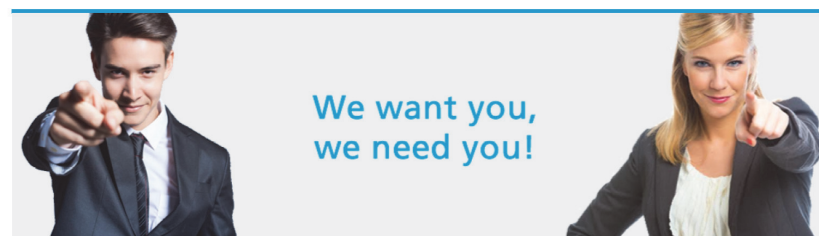
future vacancies, and assess how well employees are suited to them.

- Reinforcing transparency and opportunities for internal growth. One of the key factors in having a good internal mobility strategy is to align it with the overall Human Resources strategy and with that of the Company itself, with a proper definition of the parts of the process and providing transparency. In this way, employees really believe that there are new opportunities for growth within the Company itself; a selection policy that addresses internal mobility is key to putting the talent we already have in the Company into value and visibility and to motivating the continuous growth and improvement of employees.
- Include talent development in the managers' strategy. To combat the managers obstacle of retention and avoid "losing" talent from their team, they must be empowered and included within the value chain of internal mobility. For this reason, "Talent Development" of their team must be included in their goals.

New initiatives and improvements have been introduced to impact both employees and managers. The improvements for employees include:

- More detailed information on the vacancy and contact person in the area (not the managers).
- Candidate confidentiality
- More opportunities for development with extension in the CV (concerns, interests and knowledge). With the aim of updating CVs in the employee portal, a communication campaign was launched at the end of 2019 called "We grow together". This involved a change in the culture of data and in the joint responsibility of talent management, allowing to retain and assign the best talent to each position.

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- Extension to one week (previously 3 days) of applications to vacancies in Central Services.
- Further transparency in the publication of vacancies in Central Services Management and external vacancies.

The improvements for managers include:

- Qualified pre-selection of Central Services candidates (aptitude test, report, video interview).
- Agility in incorporation: maximum 45 days from selecting the candidate.
- Participation of the Branch manager in the network's selection processes.
- Visibility of the Manager on the processes.
- Publications may be requested for vacancies approved by the Company and a new position requested from the Organisation. The manager may then follow up on the selection process linked to that vacancy (whether it has been approved or rejected).

Worthy of note is that redesign of the Internal announcement space and the new Selection portal provide further information about the selection model with the aim of increasing transparency and knowledge.

This new portal, supported by SAP SuccessFactors technology, includes the following improvements:

- It offers a better user experience, thanks to its browsable interface.
- Improved traceability in monitoring selection processes.
- A renewed, pleasant and modern look & feel.
- Optimised search engine with search options by key words and with the option of filtering by area, function and city, among others (simpler, more efficient talent search).
- It allows uploading CVs as a file to each employee's internal profile.
- It unifies the selection processes and interviews in the Employee Portal in order to optimise the entire management of the process.
- It is integrated with an external Career Site.
- The Human Resources selection department can launch massive search announcements and the Talent department can launch processes that will not be public for more strategic positions and thereby cover managerial vacancies.

- Automatic publication of certain vacancies in the branch network (specific roles and positions).
- General waivers, exemptions and designations may be made.



- **Branch classification:** the remuneration of the Branch Management and Branch Assistant management functions are regulated by internal CaixaBank labour agreements, which improve that established in the Collective Agreement on Savings Banks and Financial Institutions. The category of the branch in which their function is carried out defines their professional level and functional bonuses. A branch classification ranking that defines the new category for all branches is carried out on a yearly basis. The variables used to carry out the ranking and their weights are as follows: External resources (40%), Investments (25%), Ordinary Margin (25%) and Relational and consolidated customers (10%). 2,963 branches have been classified in 2020, and the number of branches in each category are established by the percentages set in the internal agreements.

*See breakdown in table 20 of the Annex*

- **Appointments:** promotion of groups of Central Services, Support and Network Support.
- **Skill tests:** there is also the possibility of promoting internally by passing a series of skill tests, which allows promoting to Levels 8 and 10 (according to the Collective Agreement, every 3 years) and to Level 7 (according to the internal CaixaBank agreement, every 2 years).

In 2020, a total of 5,079 employees have enjoyed a remuneration level increase, which represents over 19% of the workforce.

Changes of level: 5,079, 2020. Distribution		
Career by experience	2,301	45.3%
Customer advisor	1,771	34.9%
Appointments	350	6.9%
Cover of positions	343	6.8%
Training	158	3.1%
Private Banking advisor	107	2.1%
Classification of branches	49	1.0%

See breakdown in table 18 of the Annex

## Finishing

### Termination:

Termination at CaixaBank is mainly caused by two reasons: the senior group deciding to voluntarily adhere to departure programmes and the youth group with work-experience contracts deciding to leave the Company due to remuneration issues or because their expectations are not fulfilled.

At CaixaBank, from 2012 to 2020, more than 8,000 employees have departed via mass departure plans, whether through **Incentivised Voluntary Redundancy** programmes or Restructuring Plans. In all cases the adhesion thereto was voluntary and the unit cost amounted to approximately €450,000/employee.

Senior employees have been able to adhere to departure processes with a series of financial conditions that allow leaving the company and living with the sums received, which complement the Pension Plan.

This moment of departure due to termination is one of the WoW moments defined in the last analysis. The pre-retirement and availability of the Pension Plans were regarded as differential, albeit some employees that left the Company stated that they experienced it as a cold process. As a response to this request, acknowledgement events were carried out by the Regional Management Departments for these groups in the last terminations.

With regard to the employees with work-experience contracts, mainly in the branch network, deciding to leave the company, they mainly do so because they consider that the remuneration is below expectations. In addition, some of these employees that were contracted without any previous work experience and that in most cases came with university degrees in Economy and Law discover after joining the Company that they do not like the commercial side of the business and thus it does not fulfil their expectations. These employees undergo an exit interview in which the Company can learn about the reasons for leaving and to be able to identify processes that improve the onboarding management.

CaixaBank has a termination model that allows identifying the critical knowledge of the group leaving the company and thus avoid losing it. This is carried out by means of transfer meetings, FAQs, Replacement training module, Procedure manuals, Professional practice communities, round of interviews, etc.

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The accompaniment in the termination stage and the management of the “passive” group’s needs (terminated employees) are carried out from the Participants Office, the main functions of which are:

- Attending queries forwarded by the participants, suspended participants and beneficiaries of Pension Plans related to the Pension Plan and other social benefits, such as the health policy.
- Managing and processing the paperwork for collecting and modifying the benefits from contingencies covered by the Pension Plan: retirement, early retirement (Redundancy plan), disability and death.
- Providing information to the Control Committee about the daily value of participation and statistics about the Pension Plans’ provisions, attending their meetings.
- The Participants Office is a body that reports to the Control Committee. This Committee directs and supervises the care provided to participants and beneficiaries of the Pension Plan.

The Participants Office maintains a relationship with VidaCaixa:

- As a manager of the Pension Plan: sending files for contracting the provisions. VidaCaixa contracts the provisions on the 1st, 10th and 20th of each month. The Participants Office attends the queries made by participants and beneficiaries that are sent by VidaCaixa. Finally, it receives information about the contracted provisions and investments.
- As an insurer: sending VidaCaixa requests for collection of excess policies and retirement benefits from the beneficiaries of these policies. VidaCaixa carries out the payment formalities on the 1st, 10th and 20th of each month.

The employees are permanently informed about CaixaBank’s Employment Plan through the Plan’s website, CaixaBankNow and the financial terminal.

[www.fpecaixa.info](http://www.fpecaixa.info)



Lastly, following the internal analysis conducted on the demographic evolution in CaixaBank and associated with the generational diversity project, a series of actions that could involve this senior group that has terminated their employment relationship has been carried out:

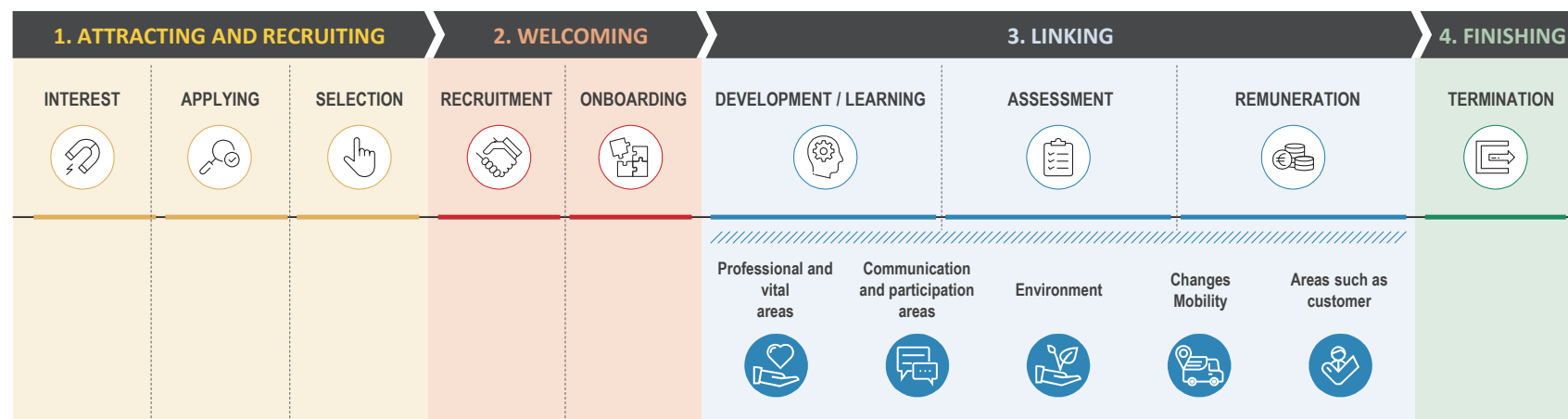
- Improve the group’s external vision, making the most of their experience and knowledge as a brand ambassador, providing them with technological tools and developing their digital skills in social networks. This helps the Company’s reputation grow.
- Senior Group communities that can lead and coordinate mentoring processes, learning communities, etc.







## Management of the COVID-19 pandemic associated to the Employee Life Cycle



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### Main actions carried out in 2020 by Human Resources to manage activity during the pandemic period:

<b>Attracting and recruiting</b>	<b>Recruitment:</b>	<ul style="list-style-type: none"> <li>- Digitisation of external processes: interviews, tests, dynamics, etc.</li> <li>- People Xperience Hub.</li> </ul>
<b>Welcoming</b>	<b>Welcoming:</b>	<ul style="list-style-type: none"> <li>- Onboarding portal (digital signing of contracts, etc.)</li> <li>- CaixaBank First Experience online.</li> </ul>
<b>Linking</b>	<b>Development and learning:</b>	<ul style="list-style-type: none"> <li>- Conversion to virtual formats of the management and non-management programmes, making it extensive at CaixaBank Group level.</li> <li>- Webinars to adopt the use of Office 365 tools.</li> <li>- Incorporation of new training content to adapt to the situation of the pandemic: leadership in times of crisis and uncertainty, Executive health, Customer management and Branch management with remote equipment.</li> <li>- CaixaBank Talks.</li> <li>- Performing Regulatory Training exams in an online format.</li> </ul>
	<b>Assessment:</b>	<ul style="list-style-type: none"> <li>- Conversion to online formats of all assessment types: competencies and milestones</li> </ul>
	<b>Remuneration:</b>	<ul style="list-style-type: none"> <li>- Waiver to variable remuneration and long term incentives by the Steering Committee.</li> <li>- Recognition of the efforts made by the workforce in such a complicated year with the approval of the correction factor x1.1 in the special Bonus and Premium in Commercial Banking.</li> </ul>



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<b>Remuneration:</b>	<ul style="list-style-type: none"> <li>- Maintaining the remuneration and Social benefits, with a supplement of up to 100% of salary.</li> <li>- Extension of existing Social Benefits.</li> <li>- Additional actions in the employee Pension Plan.</li> <li>- Offer of diagnostic tests for family members.</li> </ul>
<b>Professional and vital areas</b>	<ul style="list-style-type: none"> <li>- Improvements in processes to facilitate staff procedures.</li> <li>- Implementation of measures for conciliation and adaptation to Branch network.</li> </ul>
<b>Communication and participation</b>	<ul style="list-style-type: none"> <li>- Specific Coronavirus portal on the Intranet.</li> <li>- Recognition and support actions for staff.</li> <li>- Social action <i>#NingúnHogarSinAlimentos</i> (no home without food).</li> <li>- Coordinated communication with the Group companies.</li> <li>- HR Business Partner project, focussing on managing the pandemic: monitoring positive cases and attendance rates, communication to managers and participation in rollback processes.</li> </ul>
<b>Participation areas</b>	<ul style="list-style-type: none"> <li>- Specific COVID-19 measures at Group companies level and development of an Action Plan (24/7 Telephone Service for psychological care, motivational videos, new measures of conciliation and guidelines for digital disconnection in teleworking).</li> </ul>
<b>Environment</b>	<ul style="list-style-type: none"> <li>- Preventive health and safety measures: action protocols, travel, testing campaigns, training in prevention and control of affectation (COVID-19 PASS App, etc.).</li> <li>- Rollout of tools for working remotely (Teams,...).</li> </ul>

### Activity during the pandemic

CaixaBank has maintained its activity under two premises: to continue offering essential services and to maintain responsibility towards the people forming the Company.

Maintaining business continuity at all times, providing customers with the essential financial and insurance services for their day-to-day, with the highest standards of safety for all (customers and employees), has been a priority for CaixaBank.

The current evolution of the health crisis obliges us to continuously adapt and define the measures adopted to adapt to the changing epidemiological situation and diversity of normative regulation at regional and local level.

For this purpose, Human Resources and Organisation has established a transversal project area with a governance that allows the definition and implementation of contingency measures to mitigate the impact of the pandemic and ensure the fulfilment of the objectives.

This team has been in permanent coordination with the territory and with the Areas of Continuity, General Services, Business, Legal Advice, Security and with the Group's companies. And a systematic of decision-making and work meetings has been established, as well as weekly reporting lines to the Steering Committee and Governing Bodies on the evolution of the measures carried out and the number of employees who are positive, recovered and employees who are teleworking.

The PMO (project management office) has coordinated activities related to:

- Rollout of support measures to the Branch Network and the operations with customers, coordination with Business for the introduction of operation flexibility schemes (support hubs, reinforcing customer support channels, etc).
- Group protocols and support: principally development of procedures and protocols for complying with prevention measures, teleworking, job conciliation, reincorporation of employees to the workplace. Monitoring and surveillance of risk groups, positive cases and close contacts, and offering psychological

support and performing tests on employees prior to their reincorporation to the workplace.

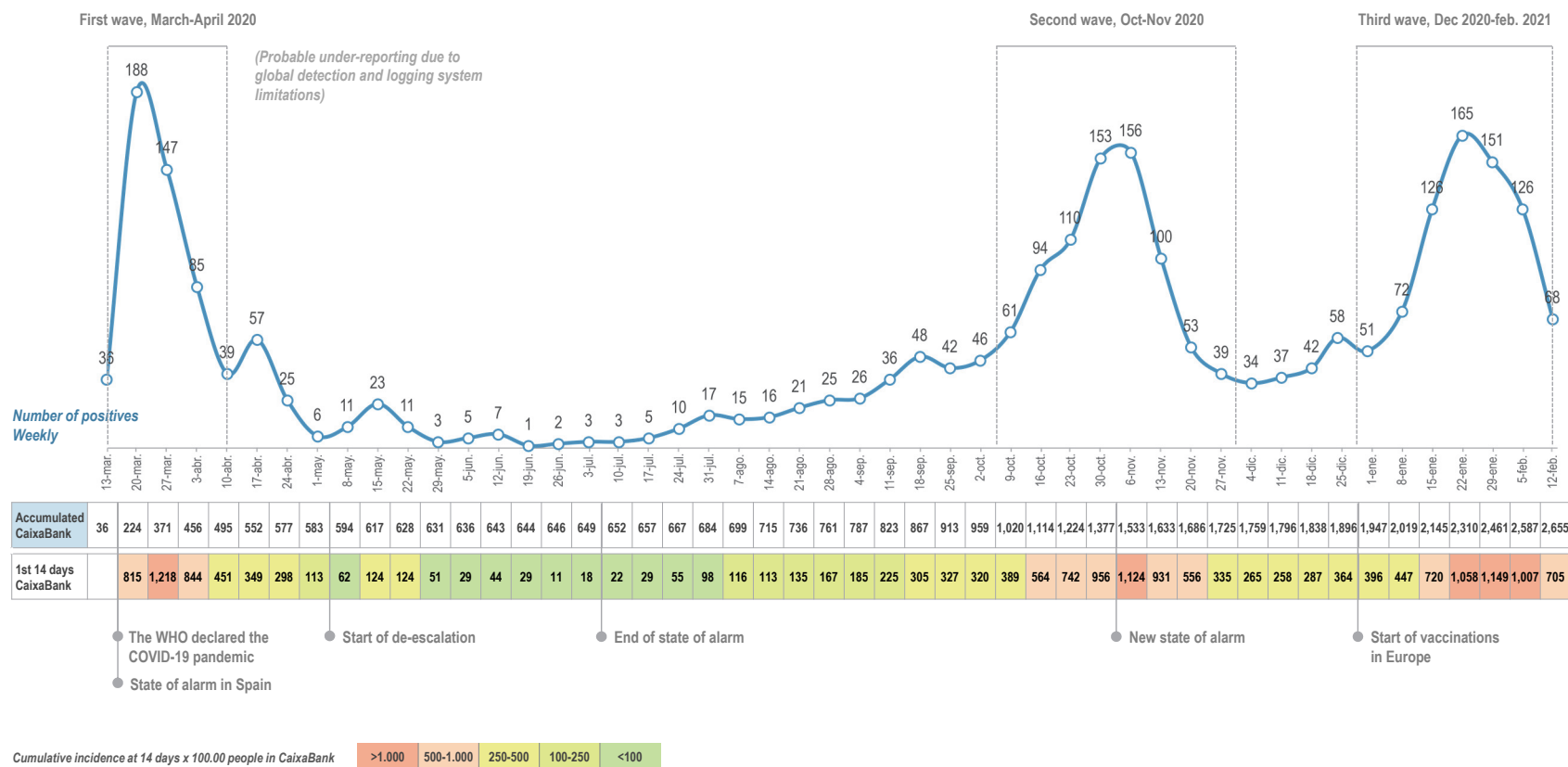
- Internal communication, work in the area of creating and communicating specific content on COVID-19.
- Adaptation of “business as usual” to remote environments: selection, recruitment and onboarding processes, training initiatives and assessment (competencies and

performance) travel permits, etc.

The pandemic incidence at CaixaBank is shown on the following graphs with the number of positive and recovered cases from the start of the pandemic to the beginning of 2021.

### Evolution of positive and recovered cases 2020

Detail of positive and recovered cases in the CaixaBank workforce from the start of the COVID-19 pandemic with weekly and accumulated total figures. This graph shows the incidence degree (14d. x100.000) and the peaks associated with the three upturns experienced during 2020.

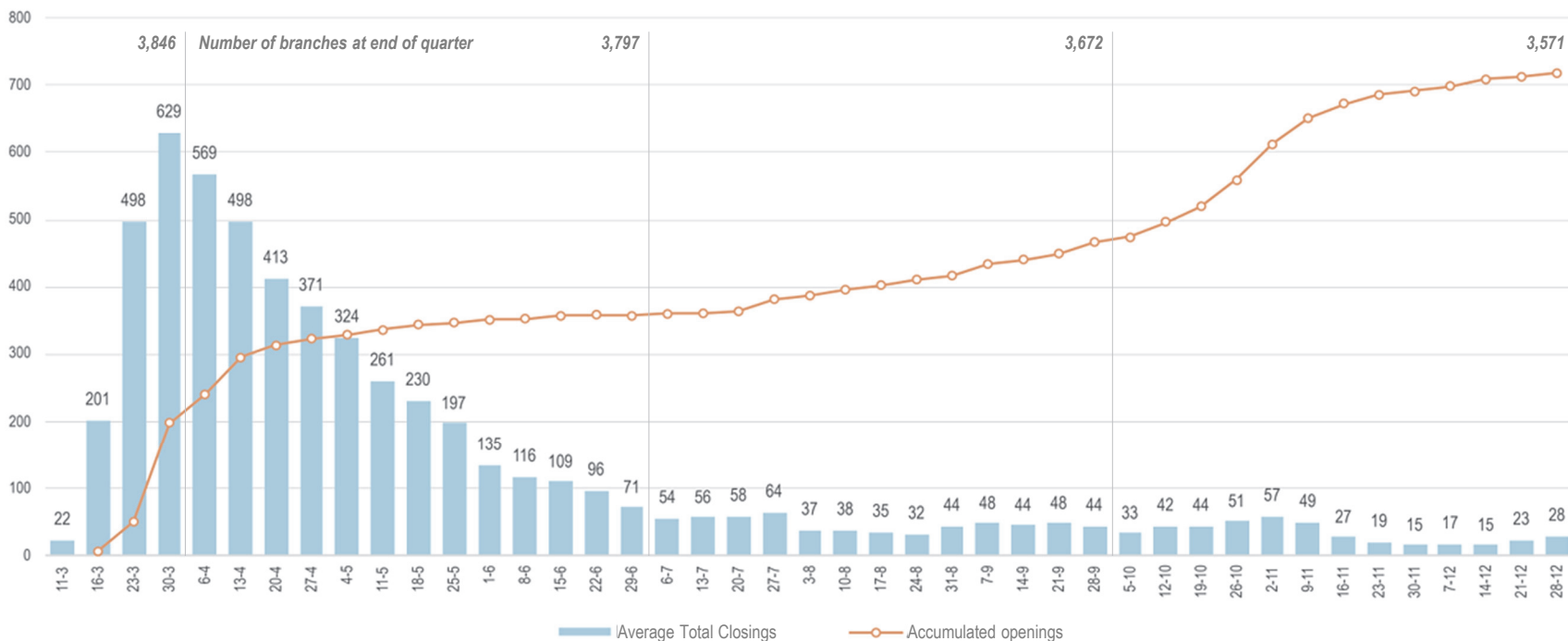


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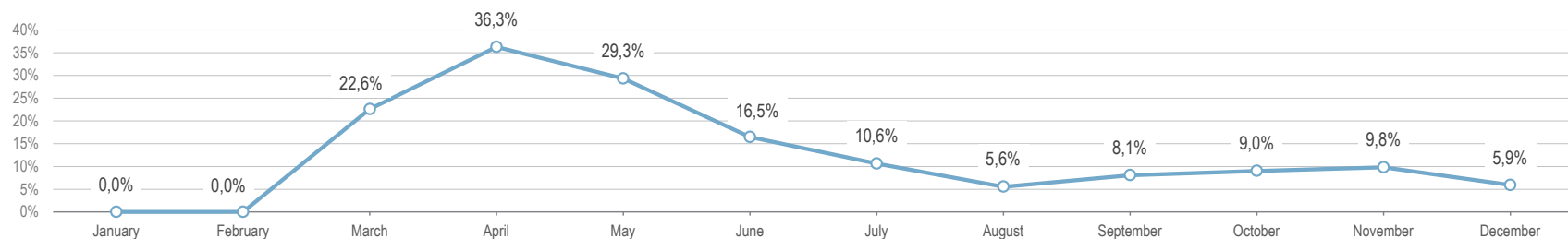
## Evolution of branch closures and reopenings due to the COVID-19 pandemic. Weekly average.

Evolution of the number of branches that had to temporarily close due to COVID-19 infections and the total number of reopenings during 2020.



## Evolution of remote work due to the COVID-19 pandemic

Percentage of remote work hours



## Attracting and Recruiting

### Attracting

In 2020, the usual external selection processes were digitalised. For the hiring of junior profiles for the Commercial Network (199 new hires), the entire selection (interviews, tests, dynamics, etc.) and recruitment process (signing the contract, onboarding) was carried out digitally, i.e., via video interviews, as well as virtual group dynamics, and in-person activity was limited to the interview with the Regional Division.

At the same time, within the People Xperience Hub programme, continuous impacts have continued to be made online through masterclasses and webinars with partnerships (digital schools), to secure the positioning of the CaixaBank Group brand for the different key profiles identified. Lastly, the Huella Digital (Digital Footprint) project was implemented, with the aim of improving CaixaBank's presence as an employer brand on job platforms, on social networks and on the corporate website with the creation of CaixaBankcareers.com, in order to facilitate the capture of talent and streamline candidate identification and selection, creating a new line of communication with external candidates to make the process more agile and transparent.

### Welcoming

#### Onboarding

The improvements in the hiring and onboarding process were driven by the need to continue hiring during the pandemic, chiefly in the National Network, as well as for occasional specific positions in Central Services.

In order to develop the hiring process and improve the experience for the candidate and the manager, the SuccessFactors onboarding portal was created.

Thanks to this new portal, from the time of pre-onboarding, the candidate has access to:

- Gamified cultural content.
- Interaction with their buddy, manager and future colleagues.
- A checklist with the documentation they need to provide, so they can track

the personal data review process (data previously entered into the system as a candidate) and the completion of additional paperwork (bank account, social security number, etc. )

- A checklist which they must sign digitally. The digital signature of most documents in the contract pack improves efficiency and speed for the parties involved in signing the contract: Onboarder, human resources and external parties (BPO).

And once they are recruited, they receive the Welcome Pack, IT equipment (PC and mobile phone) and access to all work tools (financial terminal) and training tools (Virtaula and online onboarder community) from day one.

Lastly, the CaixaBank First Experience onboarding programme, which offered a blended learning format since it began in 2017, has become 100% online in order to continue helping new recruits to integrate into the company.

### Linking

#### Development and learning

Both executive and non-executive training has been adapted from in-person learning to an online format, and the range of training content has been expanded to meet the current needs associated with the pandemic.

Notable aspects of the non-executive training include:

- The creation of the Proximidad Digital (Digital Proximity) courses, for employees who manage clients, consisting of three modules: new environment, omnixperience tools and commercial skills in the digital environment.
- The incorporation of the emotional management module in the Commercial Culture Programme, which has been redirected to a virtual format.
- The training given on Office Management with remote equipment.
- Webinars have been designed to adopt the use of Office365 tools in a more agile and faster way: Teams, OneDrive and Sharepoint, by leveraging Change Makers.

The Transformation in the Digital Era course has also been maintained, consisting of four modules: digital environment, data academy, digital skills and agile

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methodologies. And all the in-person regulatory training exams (IDD-Insurance, MiFID II-Investments, LCI-Mortgages), as well as the training tests (competitive examinations) have been converted to online format.

Online training hours	2,186,533
% Online training hours	98.4%
Online training participants	27,950
People tested (MiFID, LCI and IDD) online	3,779
People who took online training tests	929

The Group's companies have also made the shift from in-person training to training via streaming (U-learn-Welcome to the learning hub), and a wide range of training content has been made available to all employees, so they can continue to develop and learn. Notable:

- Digital transformation course.
- Sustainable performance.
- Skills course.
- Remote leadership.
- Aureo app/ audiobooks.
- English School.

In the area of executive development, we note the conversion of all executive programmes to digital format (PROA-systematics and commercial organisation, GPS-commercial team good practices and reinforcement of the new role; Leadership C1-leadership certificate, Coaching, etc.), and the expansion of the range of content on offer.

Notable among the range of self-paced training courses are:

- "Positive leadership in times of crisis".
- "Executive Health".
- Digital Transformation: Digital Disruption Self-paced.

Development programme participants	4,684
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Lastly, we note that thanks to the capacities that technology offers (new Live format), it was possible to extend the events/conferences that were previously aimed at executives to a wider number of participants (including non-executives). These virtual sessions became known as Caixabank Talks and the

number of registrations in 2020 was 7,678.

In the Group companies, training content has also been developed for managers. Two programmes stand out:

- Leadership Right Now, in collaboration with IE Business School and Financial Times (Headspring).

*Programme objectives:*

- To support the executives of the Group's companies by providing useful learning to help them manage the current situation.
- To improve their capacity to adapt to the new needs emerging in their companies.
- To contribute through executive development to ensuring the continuity and normal activity of the company's operations.
- Blended Leadership, in collaboration with Cookie Box.

*Programme objectives:*

- To raise awareness of the advantages of leading a team remotely, generating productive and positive relationships in which the channel does not pose an obstacle.
- To develop skills to facilitate self-leadership in an uncertain and changing environment as a preliminary step and model to be transferred to the leadership of people.
- To provide tools to design leadership strategies that ensure the team's strong performance in the remote work scenario.



## Assessment

All of CaixaBank's existing evaluation types have been converted to online format.

In terms of assessing the behaviour of the management team (Management Assessment, Management Competence Assessment and Feedback 180): online interviews with external consultants, online conversations with N+1, digital data collection (through SuccessFactors) from employees.

In terms of assessing the behaviour of the non-management workforce (MCA-Management Competence Assessment), this has become an online process whereby the N+1 and the person being assessed jointly review/ discuss the frequency with which each of the required actions are carried out, in order to develop an Action Plan of specific activities to develop or improve those behaviours where there is most room for improvement.

The assessment of the performance/challenges of both the management and non-management teams was carried out virtually, using the Teams tool to give the relevant feedback.

## Remuneration

In April 2020, the CaixaBank's senior management team (CEO and Management Committee) decided to waive the variable remuneration for 2020, both with regard to the annual bonus and its participation in the second cycle of the Long-term Incentive Plan. Furthermore, in its session of 16 April, the Board of Directors approved the motion that no shares would be allocated to any of the beneficiaries of the second cycle of the Long-term Incentive Plan, following a principle of prudence as an act of shared responsibility from CaixaBank's management with shareholders and society in general, in view of the expected economic impact caused by the exceptional economic and social situation generated by COVID-19.

The rest of the workforce saw no change in pay during the pandemic, as CaixaBank supplements their remuneration up to 100% in the event of an occupational illness or accident.

In addition, the Management Committee also approved the following:

- The application of a corrective factor of 1.1 to the 2020 bonus (variable remuneration), in recognition of the extraordinary efforts made by the entire CaixaBank team during a very difficult 2020.

- The awarding of an extraordinary prize for retail banking employees who had the consumer spending challenge within their bonus schemes, given the extraordinary circumstances that affected private consumption in 2020.

Lastly, it is important to highlight that not only were existing social benefits maintained, but some of them were extended. For example:

- Offers and discounts for COVID diagnostic tests were arranged for employees and their families with the Echevarne and Megalab laboratories.
- Access to new technological services, including:
  - Medical guidance (video consultation, medical chat and telephone support);
  - Remote access to the medical directory (video/telephone consultations; electronic prescriptions);
  - Telephone reinforcement of the emergency service;
  - Stop & Start Plan (family policy) which allowed for the bill to be cancelled during the period of the health emergency.

In terms of the main social benefit, the Pension Plan, the additional actions carried out as a result of the pandemic were the following:

- The regular posting of updates on the website: aimed at shareholders and beneficiaries regarding the market situation and investment developments.
- Regular reporting to the Directorate General of Insurance and Pension Funds (DGSFP) on how the crisis and its impact are being managed.
- Optimal management of hedges with equity options, adapting to the market situation (high volatility, low liquidity, etc.)
- Managing the daily settlement of retirement benefits, reducing implementation risk.
- The processing of temporary redundancy (ERTE) applications for suspended participants, by direct and immediate implementation of the Royal Decree Law.

Amount paid for occupational accident supplements due to COVID-19:

€3,678,436

In the Group's subsidiaries, payroll payments were also guaranteed throughout the entire pandemic period, and in some cases, the payment date was even brought forward.

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## Life and work

Human Resources implemented a number of additional improvements to processes, with the aim of facilitating administrative tasks for the workforce:

- Streamlined procedures for births and deaths of employees' family members.
- Application of the Royal Decree on work-life balance measures approved to deal with personal situations as a result of COVID-19.
- Implementation of the special workday as a result of COVID-19. Adaptation of opening hours of the branch network: from 8:00 to 15:00 from Monday to Friday.
- Issue of mobility certificates for employees.
- Issue of certificates to the ETT (Employment Agency) collective that requested them, in the case of branch closure due to COVID-19.
- Checks on the correct deduction of benefits for delegated payments.
- Constant update on the sick leave status and daily reporting on the staffing situation as a result of COVID-19.

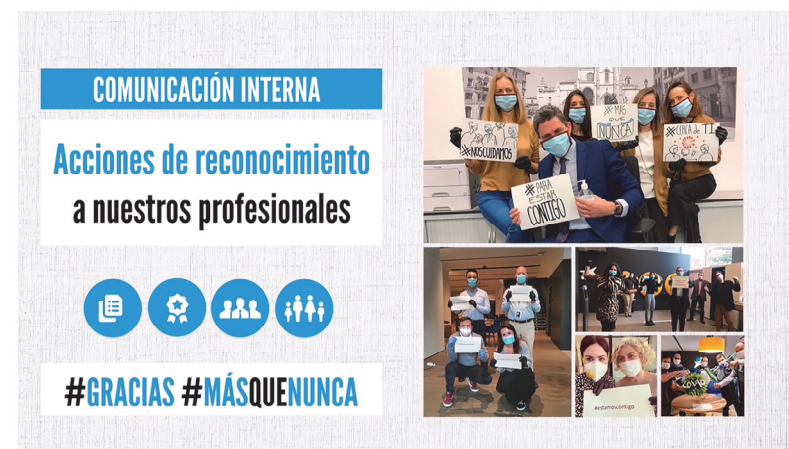
## Communication

During the pandemic, communication with the workforce has become very important, and the Internal Communication department has carried out a number of initiatives, activities and proposals in the context of the pandemic.

- **Coronavirus Portal.** Specific intranet portal that brings together all the content related to coronavirus with the aim of facilitating access to protocols and measures by employees.
- **Recognition and support actions,** captured in a video posted on PeopleNow (corporate intranet) showing the many recognition and support actions carried out:

### #MásQueNunca #SomosCaixaBank (#MoreThanEver #WeAreCaixaBank).

Initiatives to highlight the efforts made by the entire workforce, its resilience and the commitment and team spirit shown. These are initiatives to give a voice to the true protagonists. The receipt and dissemination of videos of support from all the territories were managed during the campaign.



#GRACIAS #MÁSQUENUNCA

**Round of applause from the Management Committee** to the workforce in a video of thanks and recognition for the work and commitment of all professionals.

**"Somos Así" (This is us).** Interviews to showcase individual stories of employees who, while avoiding sensationalism and aware that they are not unique, are an example of optimism and energy despite the impact that COVID-19 has had on their lives, both professionally and on a personal and family level.

**Special thanks from customers.** Dissemination of messages of support from different celebrities to the people of CaixaBank.

**"Somos una gran familia" (We are a big family).** Video starring a group of children of CaixaBank employees in which they send an endearing message of encouragement to their parents and to all the people of the Bank.

**Children's drawing competition.** Children's drawing competition to discover how our children view the work we do at CaixaBank, with the prize of illustrating the cover of the in-house magazine for employees, Canal Caixa, which features the most interesting moments and stories from this unprecedented pandemic.

Canal Caixa magazine “Con la mirada de un niño” (*Through the eyes of a child*). Exclusively digital for CaixaBank professions, illustrating the most endearing moments of these months of the pandemic through the drawings of the competition finalists.

• **Social Action #NingúnHogarSinAlimentos (#NoHomeWithoutFood).**

Dissemination of the social action campaign in support of the Spanish Federation of Food Banks (FESBAL) in response to the food emergency caused by COVID-19.



The Group's companies have worked together with the CaixaBank parent company in the area of communication, ensuring homogeneous communication that reaches everyone.

The following actions by the Group subsidiaries stand out:

- Creation of the blog: **Cerca de las personas #CONTIGOahoramásquenunca** (*Close to people #WITHYOU now more than ever*) with a specific content strategy to guide and smooth the path towards the new normal (with a total of 38 articles).

- A **Return Plan** has been developed focused on generating excitement for resuming contact with colleagues and doing so with all the safety measures in place.
- A **corporate legal bulletin** has been designed. Weekly updates on legal and labour matters for all Human Resources divisions in the Group's companies due to the continuous publication of new regulations during this period.

The HR Business Partners function, which redesigned the internal client relationship or communication model and which improves departments' satisfaction with HR services, has been involved in or has covered different activities related to the pandemic:

- Management, tracing and monitoring of positive cases of COVID-19 and close contacts.
- Support to departments for the implementation of COVID-19 policies and the handing of the various situations.
- Communication sessions to Central Services managers through Teams sessions to execute the micro-management carried out according to the different phases of the pandemic.
- Management and monitoring of remote work due to COVID-19.
- Participation in the Rollback team, with weekly meetings in the Monitoring Committee and the COVID-19 Executive.
- Monitoring of occupancy rates in the different corporate buildings.

### Participation

To give the workforce a voice and to listen to their concerns in the unprecedented situation of a global pandemic, in April 2020, 2,500 employees were surveyed specifically about the work situation during the COVID-19 emergency, with the aim of improving the employee experience.

*Participation was 56% and the result (total positive) was 74%.*

A number of gaps were identified for improvements, such as the fear of contagion, the difficulty of balancing work and family life, the lack of knowledge of remote team management, uncertainty surrounding health and the economy, etc.

Based on this, immediate mitigating actions (Action Plan) were put in place, including:

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- In the area of **emotional health**, one of the main concerns was the management of uncertainty and the family situation, and the following initiatives were developed to that end:

- 24/7 telephone psychological support;
- Psychoeducational videos to help deal with the lockdown. Ten videos posted on themes such as: reducing anxiety, building resilience, lockdown with children, stress, management of expectations, living together as a couple, etc.
- Motivational videos (Andrea Vilallonga) on the themes of closeness, positivity, resilience, empathy and uncertainty.
- **New work-life balance measures.** Further measures have been implemented in addition to those already in place, subject to the organisational possibilities of the workplace to which employees are assigned and for those employees who could not make use of their accrued annual leave because they had already used it.

**Recoverable paid leave** for full days, limited to 100 days.

**Improvement to statutory childcare leave.** Exceptionally, the age of children to be eligible for this leave of absence is raised to 14 years. When the child reaches the age of 14, if the need for work-life balance measures persists, other measures in force at the time should be used.

**Unpaid leave.** For extraordinary needs linked to COVID-19, this unpaid leave may be requested, subject to approval, for a period of up to three months.

**2020 holidays.** In order to help reconcile personal and professional life, holiday entitlement in 2020 is not limited to the three periods established by the internal regulations.

**Guidelines for digital disconnection in remote work**, to assist in the new forms communication between teams/colleagues, recommendations for online meetings, fostering collaboration and agility, ensuring respect for employees' time off, leave and holidays, as well as their personal and family privacy.

People covered by COVID-19 work-life balance measures:

1,109

*Includes paid leave, family balance and school closures*

- With regard to **remote team management**, managers were finding it difficult to manage their teams remotely, both professionally and emotionally, so the following initiatives were developed:

**Training course:** "Leadership in times of crisis and uncertainty", with the aim of better understanding and assimilating the current situation to modify the way of working in accordance with the new reality.

**CaixaBank Talks and Webinars:** series open to all executives with the aim of better understanding and assimilating the current situation to modify the way of working in accordance with the new reality. Themes such as emotional management of teams, etc.

**Newsletters for executives:** brings together the communication of relevant topics and trends (articles, videos, books, etc.), as well as corporate development proposals for the company's executives. This is a hub incorporating the most important developments regarding leadership, trends and strategic vision.

- In terms of **health and safety measures**, health was one of the issues of concern in the pandemic, particularly among employees of the commercial network due to exposure to the virus in branches. As a result, the following initiatives were developed:

**New home monitoring platform for patients with COVID-19:** this is a telephone service intended for those patients with mild symptoms who have to self-isolate at home. These patients are monitored according to protocols to assess the evolution of the illness, and they are offered support. #CON NUESTRAS FAMILIAS (#WITH OUR FAMILIES)

**Preventive measures for the commercial network:** maintaining safe distances and limiting capacity (1 customer waiting in branches), as well as having access to protective and cleaning equipment (screens, gloves, face masks).

**Adeslas, medical guidance and emergency service:** telephone support is reinforced and provided to patients with COVID-19 symptoms. The service is available to employees and family members.

**Business reactivation protocol:** defines the process for returning to face-to-face work, in a gradual and flexible manner. It will be carried out in strict compliance with the occupational risk prevention measures, with workers and customers as a priority, as always.



- In terms of **available resources**, difficulties were reported in using and accessing the resources and tools for remote working. As a result, a training plan was developed for all staff on remote work and the use of new collaborative tools such as Teams (Office365) and the deployment of OneDrive and Windows 10.
- In terms of **customer management**, employees reported difficulties in managing customers who were not users of the digital channels, so the following initiatives were developed:
  - Training for employees in the branch network on “Remote customer management”: focus on the context of the new environment (social distancing), on the commercial tools for managing customers remotely and on new relational skills for customer managers.
  - Now employees and licences, to enable remote work for all employees.
  - New Omnichannel Customer Management portal, including manuals and

tools for managers, commercial pitches, contract examples, map of Now products, etc.

- Development of improvements in processes linked to ICO (Instituto de Crédito Oficial) loans and moratoria.
- In terms of the **Regional Divisions**, different results were observed. In general, they were concerned about safety measures in offices, work-life balance and remote team management, and ad-hoc action plans were drawn up accordingly. Some of the main actions included:
  - **Daily team meetings:** 30-minute video meeting with teams, between each manager and their direct team in order to maintain close contact, with emphasis placed on getting to know the personal situations of employees and fostering active listening by the manager, etc.
  - **Meetings with regional directors:** to show interest in the personal situations of employees and gratitude and recognition to their teams.
  - **Consolidation of communication:** there is much information since the lockdown. The Regional Divisions agree to have their own portal on their intranet, consolidating the topics and giving relevance to those they find most necessary in their region. In addition to sending newsletters, posting videos on good practices and greater emphasis on emotional support.
  - **Videos from customers** thanking advisers for the service received.

The specific COVID-19 survey was also carried out at 100% of the Group's subsidiaries (19 companies), including the branches of the subsidiaries in Portugal. The objective was the same as that of CaixaBank, to find out how they experienced the lockdown and the new ways of working (remote work, reduced physical attendance, etc.).

*Participation in the subsidiaries was 73% and the result (total positive) was 79%.*

## Environment

### Health and safety measures

CaixaBank has assessed the risk of exposure of its workforce in the tasks it performs, and it follows the guidelines and recommendations issued by the health authorities with the primary objective of preventing contagion, taking into account the fact that CaixaBank's activity is considered essential.

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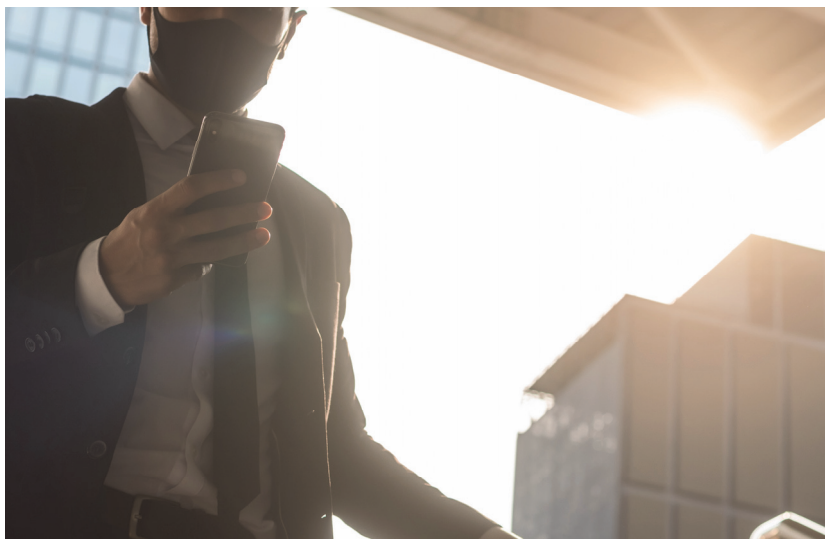
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Prior to the implementation of preventive measures, the Bank carried out a **specific risk assessment** regarding COVID-19, which concluded that there was a **low probability of exposure**. This assessment is under constant review.

A **protocol has also been drawn up to identify and manage situations of contagion or contact with positive cases**, which may occur both in the workplace and outside it. This protocol is constantly updated according to the criteria of the health authorities and the preventive measures stipulated by the CaixaBank prevention service at any given time.

Lastly, a **protocol has also been drawn up for the resumption of on-site activities**, which includes all the preventive measures stipulated to minimise the risk of contact within our workplaces. This protocol is also under constant review and is updated according to the epidemiological context, health recommendations and applicable regulations. The rollback project entails:

- Presenting a design for a flexible and staggered return to face-to-face activity with different phases.
- Having a protocol on access to facilities, physical distancing between people, restrictions on mobility and activities in corporate buildings, hygiene and personal protection measures.



- Procurement and distribution of hygiene and prevention services and materials.
- Adaptation of facilities.
- Having circuits in place for testing the workforce.

At the same time, protocol adaptations are made at international offices, depending on the specific regulations of each country.

For its part, BPI is also represented in the Business Continuity Monitoring Committee, meaning the preventive measures implemented in Portugal are homogeneous.

#### a) Organisational measures.

Adopted gradually to minimise the contact of the workforce with third parties, ensuring the safety distance is maintained at all times:

- The **coordination of business activities** (CAE) is carried out with regard to the prevention of COVID-19, both with suppliers and in the case of corporate buildings leased or shared with other companies.
- With regard to the **travel protocol**, the policy is to **restrict mobility**, except in essential cases and always taking into account the restrictions established by the competent authorities.
- **Temporary postponement of events and functions.**
- **Restriction of face-to-face meetings**, except those that are strictly necessary, with a limit on the number of participants (currently a maximum of six).
- Promoting the preferential use of **video conferencing and other collaborative tools** to avoid travel. In the event it is necessary to hold a face-to-face meeting, if it is held in an enclosed space, such as a meeting room or team room, the maximum capacity specified at any given time must not be exceeded.
- **Remote work in Corporate and Regional Services** with different in-person attendance percentages, depending on the epidemiological situation and the regulations in each autonomous community.
- At Corporate Buildings and InTouch centres, access and egress is gradual and entry and exit points to and from the building are limited,

depending on the size, occupancy and flow of people. In particular, at the Store and All in One branches, measures have been established for better organisation and planning of visits and tasks in order to allocate work spaces and therefore avoid rotations and office sharing.

- **The capacity for customers in branches is limited.** The arrival of customers is staggered and the time customers spend in the branch is limited to what is absolutely necessary. The 24-hour areas are reserved for the exclusive use of people using the cash machine service. In general, cash is handled through the cash machines. And the boundaries that customers may not cross (to ensure physical distancing) are marked on the floor with vinyl stickers.
- **Service preferably by appointment** for customers over the age of 65.
- All customer service desks are equipped with **protective screens**.
- Social distancing between work stations. If it is not possible to guarantee this distancing, a protective screen will be installed.
- Implementation of a **clean desk** system: at the end of the working day, the desk must be left clear. Once an employee has occupied a post, they are not permitted to move.
- **Sharing of tools and equipment is avoided**, as is movement between offices.
- Should the health authorities impose restrictions on catering or mobility, a flexible timetable for entry and exit is provided and in some cases remote working is facilitated.

#### b) Hygiene measures.

Aimed at both personal hygiene and the cleanliness of the environment and spaces:

- At the entrance to all buildings, CaixaBank has a waste disposal container, as well as **hand sanitiser located at various points throughout the work centres**.
- **Cleaning efforts have been intensified for surfaces that are touched frequently** with the use of cleaning products that comply with the suitability criteria indicated by the health authorities, and applying the action protocol to minimise the risk to the cleaner.
- In addition to the regular cleaning service in the centre, a surface disinfectant kit is available for the use of employees who wish to use it.



- When a case of COVID-19 is reported at one of the work centres, it is disinfected and cleaned (according to a specific protocol). The Joint Prevention Service assesses the suitability of the actions carried out, and it draws up a report on the resumption of activity.
- In terms of the **use of personal protective equipment**, the Bank follows the **guidelines of the competent authorities**, according to a scenario of low probability of exposure. In line with the authorities' recommendations, the following is used:
  - **Gloves:** recommended when handling cash and refilling cash machines. Otherwise, hand cleaning and disinfection should be prioritised. In cases where customer transactions require a digital signature, branches will be equipped with single-use plastic gloves so that customers do not have physical contact with the pad or stylus.
  - **Masks:** surgical or hygienic masks must be used in the branch network at all times. In case of customer support at ATMs, FFP2 masks or similar will be used. In corporate buildings and InTouch centres, surgical or hygienic masks

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will be provided to the workforce for use in all workplaces, except for their workplace; unless in the case of the latter the safe distancing established at all times cannot be upheld (although use of the mask continues to be recommended in all situations).

- Specific campaigns are conducted, pursuant to the recommendations of the health authorities, seeking to boost the environmental conditions inside the work centres. Whenever possible, recirculation is reduced, air renewal is increased and cleaning and/or replacement of air conditioning system grills, diffusers, filters and batteries is increased. Furthermore, the indoor air quality of the centres is checked on a regular basis.

#### c) Informational measures.

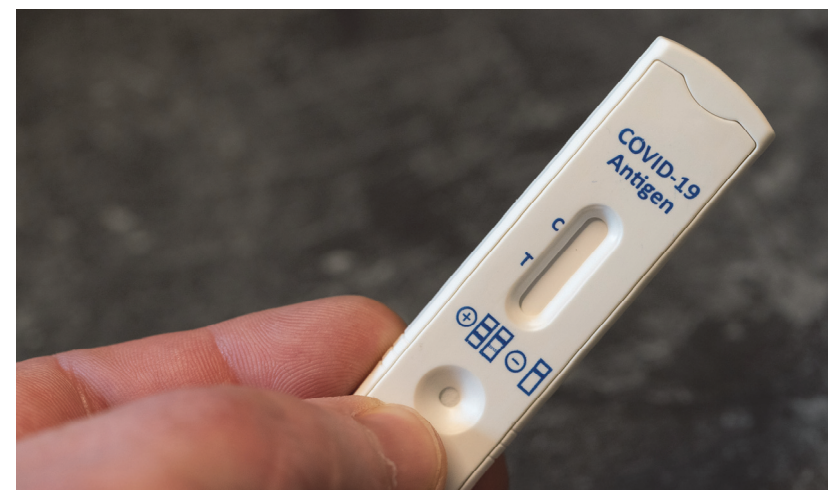
Intended for employees regarding the risks to which they are exposed when carrying out their usual tasks in exceptional situations, as well as the specific preventive measures to be applied:

- **Informative material has been prepared and is available on the corporate intranet**, including management protocols, hand-cleaning recommendations, self-assessment questionnaire on the remote working environment, ergonomic recommendations for working healthily and psychosocial and emotional prevention.
- **A compulsory course for all the workforce on preventive measures** to combat COVID-19, on the Virtaula online learning platform.
- Information is given to customers through posters at the entrance to branches indicating the measures they must take, and they are reminded of the preferential use of the electronic channels enabled to avoid unnecessary travel to branches.
- Meetings have been held with a certain regularity with the legal representation of workers, for consultation and participation in all plans, protocols and actions in this area.

#### d) Measures to halt the spread

To prevent the transmission of the pandemic, CaixaBank adapts the official case management protocols to the specific characteristics of the bank, in order to lay down specific action protocols for adequate risk control.

- **Staff are recommended to take a daily temperature check** and, if it is more than 37.5 degrees, not to go to the work centre.
- If they have any symptoms along the lines of those of COVID-19, they employed must remain at home and contact the public health services, as well as their manager and Human Resources to control any possible contacts.
- Through Health Surveillance, **tests are performed on employees with any symptoms compatible with COVID-19** and their close contacts. In the case of larger centres, the scope for the test has been extended to all employees present at the centre even if they are not in close contact.
- Screening tests are conducted on employees who have been in contact with a positive case also outside the workplace.
- Before entering the **Corporate Buildings** and InTouch centres on a recurrent basis, tests are carried out or, failing that, a self-declaration is completed confirming understanding of the preventive measures according to the established guidelines of action and that the person has no symptoms compatible with COVID-19 and have not had contact with persons who have been diagnosed, as well as a commitment to notify Human Resources of any changes that occur.



In the case of the other centres in the (branch) network, a test plan has been conducted with a scope including all centres. In parallel, specific testing campaigns are conducted in regions with a high rate of community transmission. The type of test used varies according to the specific needs, including PCR, antibody and antigen.

A pilot test of antigens with saliva sampling is planned for the first quarter of 2021, for subsequent mass use.

	PCR	Antibody	Antigens
Tests performed on the CaixaBank Group workforce:	12,075	21,932	4,653

*With on-site devices at workplaces with the highest number of people and with hubs and travel of health personnel throughout the country.*

- Furthermore, the **COVID-Pass application** was launched on the corporate smartphone for internal management of the pandemic. This application enables a check of the COVID-19 compatible symptoms to be conducted, notifications adapted to suit each employee to stay up to date, and enables the Group to keep track of the health situation of all professionals.
- In the event of an outbreak in a workplace (three positive cases or more) a **protocol of action for positive cases** is implemented, involving analysing the causes, containing the epidemiological transmission (preventive isolation and test programming) and the review of prevention measures at the centre.

#### e) Measures for monitoring, advice or assistance for employees

Within the CaixaBank workforce, there are employees with prior pathologies that make them particularly sensitive to COVID-19. This group's management will be coordinated through the Health Surveillance Service which, according to medical criteria, will fulfil the requirements of authorities at each moment.

Persons belonging to the following groups are also subject to medical monitoring by the Health Surveillance Service:

- People who have had close contact with confirmed cases.
- People who are confirmed infection cases.

This monitoring enables the Group to monitor the employee's progress, advise him or her, and provide medical recommendations in that regard.

**Medical, psychological and emotional healthcare is provided to the whole workforce through a free, unlimited and anonymous medical and psychological counselling telephone service**, in order to accompany and help resolve any queries or concerns that may arise.

As a result of the implementation of all these measures, in 2020, CaixaBank obtained the COVID-19 Secure Protocol certification, after a verification process conducted by specialised external consultants, to ascertain the degree of implementation of the measures and subsequent assessment, by one of the most relevant technical inspection, certification and control entities.



This certification instils confidence in the prevention of COVID-19 at our centres, contributes to a safe return to activity, and accredits risk control and the ongoing review of the action protocols, pursuant to the best safety standards and measures.

#### Remote work and resumption of attendance-based work

CaixaBank facilitated and fostered the remote work of the workforce in the Corporate and Regional Services from the beginning of the state of emergency, with special emphasis during lockdown, seeking to safeguard the health of employees and ensure business continuity on the best possible conditions, except for critical personnel or teams that could not perform their work for technical reasons.

Digitalisation has been key to preventing unnecessary travel, and the use of digital channels has been promoted to protect the health of customers and employees, reviewing and strengthening the main processes and increasing the capabilities of the remote service and procurement of new products and services.

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The situation arising from COVID-19 has made CaixaBank prioritise some aspect of the area of cybersecurity, such as responding to mass remote working needs by adapting security levels to new requirements and intensively using collaborative tools. For this reason, tools such as Teams, One Drive and Windows 10 were deployed quickly and efficiently.

Attendance-based activity in the Corporate and Regional Services was reduced after the implementation of the prevention methods contained in the specific protocol for that purpose, making the necessary adjustments at each time in light of the spread of the pandemic and the recommendations of the health authorities. From the outbreak of the pandemic, the financial sector was considered an essential service and therefore we had to maintain the branch network open. For this reason, a shift plan was established, whereby part of the staff worked from home.

Furthermore, some branches were closed organisationally and to alleviate the impact on the network, remote branch support hubs were created. As the evolution of the pandemic improved, it was adapted to before ultimately reaching 75% and 100% physical presence.

Currently, an ongoing review of the management and prevention protocols is conducted by making the necessary adjustments according to restrictions and recommendations of the competent authorities.











2020

ANNUAL REPORT  
HUMAN RESOURCES  
AND ORGANISATION

# Annexes and Tables

CaixaBank S.A.



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Table 1. Changes in the Workforce

	2019	2020	Net change
<b>Active workforce <sup>(1)</sup></b>	<b>27,572</b>	<b>27,404</b>	<b>-168</b>
<b>Changes in 2020</b>			
<b>Additions and readmissions</b>	<b>824</b>	<b>Departures and absences</b>	<b>-992</b>
<b>New hires</b>	<b>353</b>	<b>Definitive leaves</b>	<b>-442</b>
Central Services	112	Retirement	-4
Personal Banking <sup>(2)</sup>	199	Death	-9
Business Banking and Private Banking	3	Dismissals	-48
CIB/Markets	18	Voluntary redundancy	-95
Foreign Branches and International Banking	17	Contract termination	-32
Network Support	3	Not passed probationary period	-14
Special branches	1	Permanent disability	-13
		Incentivised leave	-208
		2019 Restructuring Plan	-19
<b>Reinstatements</b>	<b>471</b>	<b>Absences</b>	<b>-550</b>
Leaves of absence	313	Leaves of absence	-343
Others	158	Others	-207

1) Workforce hired, except disabilities and temporarily unassigned staff.

2) Recruitment mainly in work-experience programmes and levels XIV.

Table 2. Workforce turnover

	2016	2017	2018	2019	2020
Total departures	849	1,434	591	2,273	<b>442</b>
Total departures (without Restructuring Plan)	846	1,434	591	338	<b>423</b>
Voluntary redundancy	88	205	206	154	<b>95</b>
Workforce year average	29,861	29,470	29,383	28,509	<b>27,454</b>
Workforce at close of year	29,990	29,119	29,441	27,572	<b>27,404</b>

% workforce turnover	2016	2017	2018	2019	2020
Turnover (without Restructuring Plans/average workforce)	2.8%	4.9%	2.0%	1.2%	<b>1.5%</b>
Voluntary turnover (voluntary redundancies/average workforce)	0.3%	0.7%	0.7%	0.5%	<b>0.3%</b>

2020 Details of workforce turnover by gender and age range	Total	Gender		Age range								
		Men	Women	20 to 24	25 to 29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	>59
Turnover (without Restructuring Plans/average workforce)	<b>1.5%</b>	2.1%	1.1%	14.8%	5.2%	2.2%	0.6%	0.2%	0.3%	0.4%	25.2%	25.0%
Voluntary turnover (voluntary redundancies/average workforce)	<b>0.3%</b>	0.5%	0.3%	8.3%	3.1%	1.1%	0.3%	0.0%	0.1%	0.1%	0.2%	0.0%

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Table 3. Demographic structure

	Men		Total		Women	
	2016	2020	2016	2020	2016	2020
people	14,226 (47.4%)	12,271 (44.8%)	29,990	27,404	15,764 (52.6%)	15,133 (55.2%)
average age	44	45	42	44	41	44
average length of service	17	17	16	17	15	17

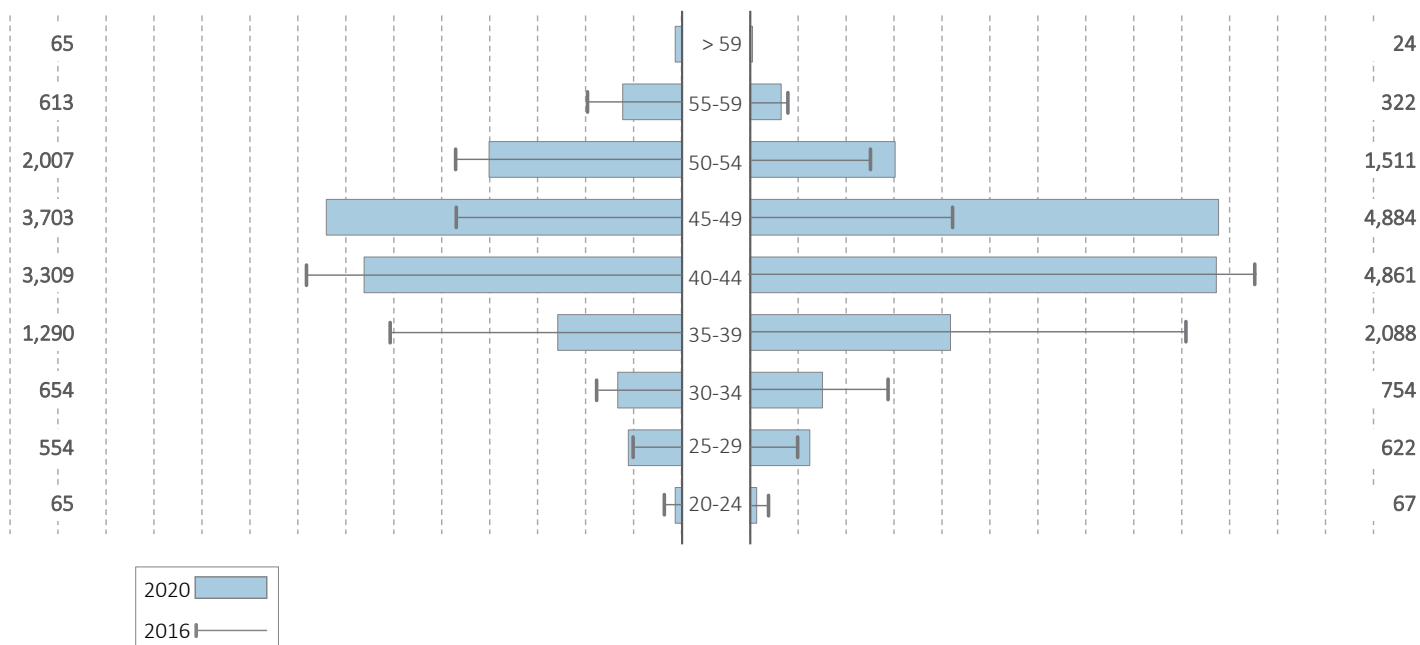
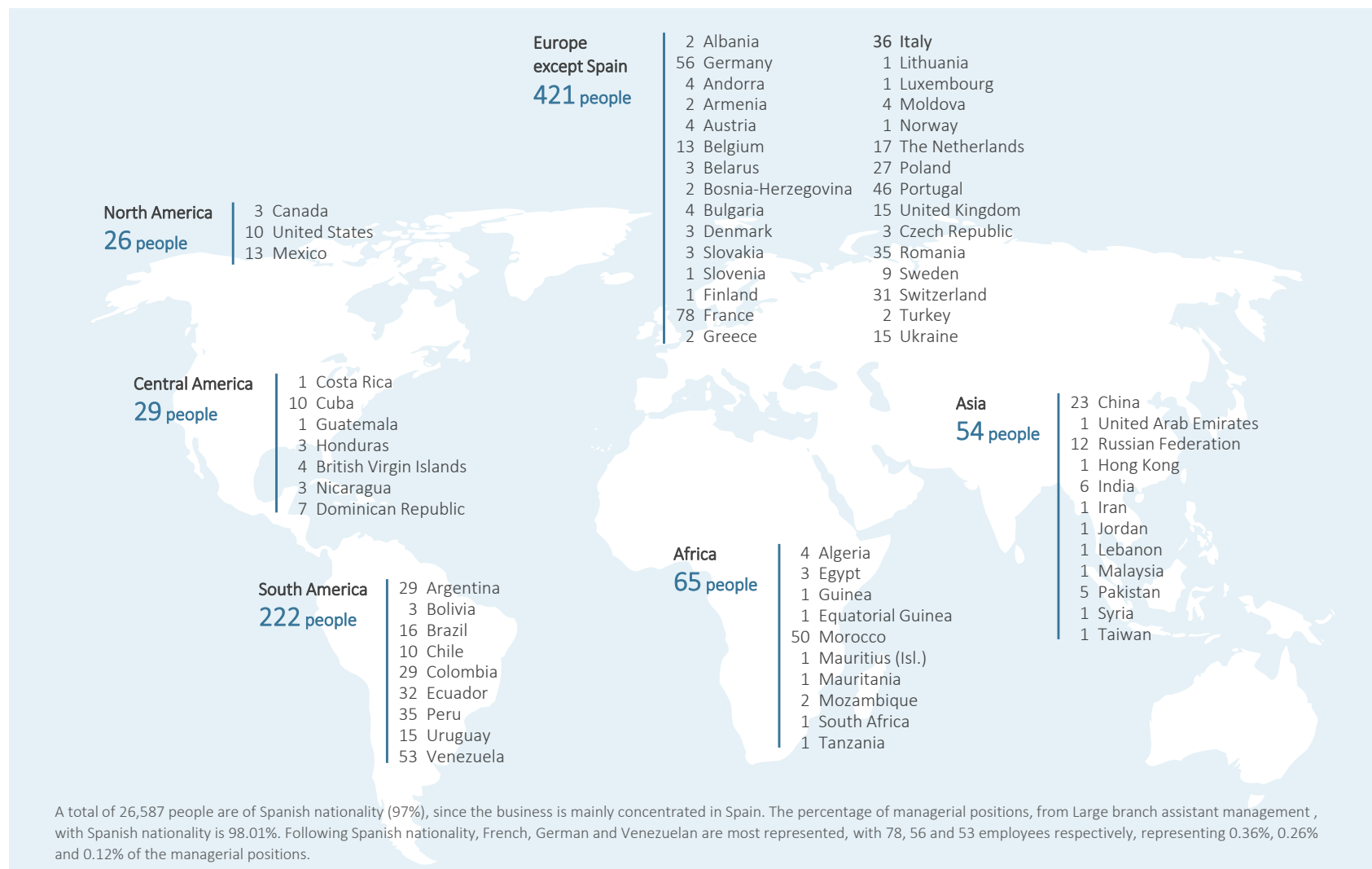


Table 4. Mosaic of cultures

817 people from 71 countries other than Spain



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Table 5. Organisational structure. Branches in Spain

### Regional Managements

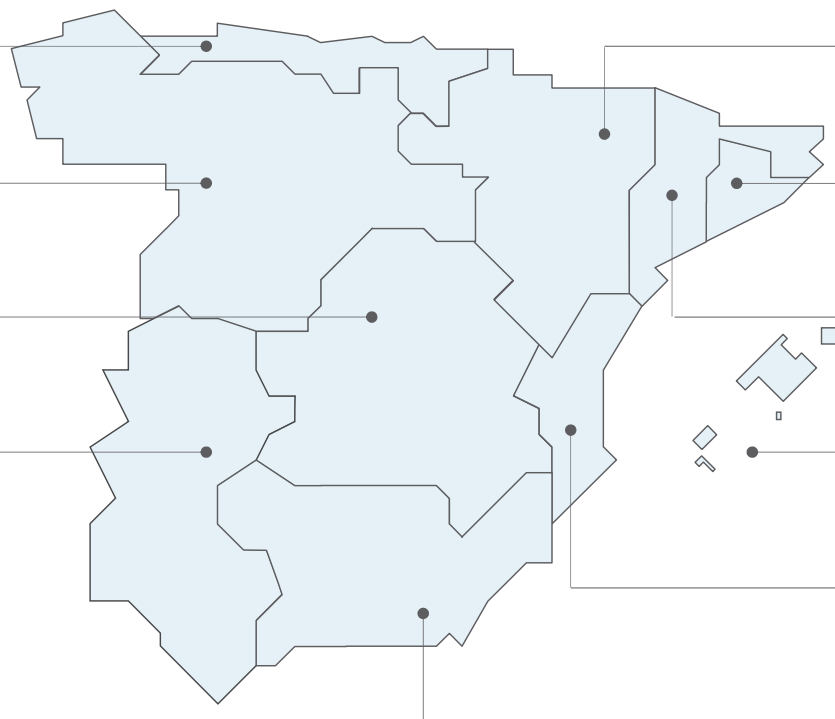
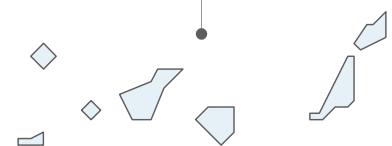
North						
Branches	237	16	4	81	119	17
Workforce	1,130					

Northwest						
Branches	353	21	1	189	125	17
Workforce	1,556					

Central						
Branches	519	57	5	118	304	35
Workforce	3,064					

Western Andalusia and Extremadura						
Branches	432	58	2	175	183	14
Workforce	2,531					

Canary Islands						
Branches	201	21	--	90	82	8
Workforce	1,162					



Ebro						
Branches	240	25	2	125	73	15
Workforce	1,207					

Barcelona						
Branches	555	195	21	69	237	33
Workforce	4,767					

Catalonia						
Branches	374	76	6	241	32	19
Workforce	2,204					

Balearic Islands						
Branches	152	21	1	80	42	8
Workforce	804					

Autonomous Community of Valencia						
Branches	292	38	7	97	128	22
Workforce	1,743					

Eastern Andalusia and Murcia						
Branches	423	20	--	148	236	19
Workforce	2,021					

	2019	2020
<b>TOTAL Branches</b>	4,139	3,809
Store Branches	458	548
Business Bank	42	49
Rural Branches	1,149	1,413
Urban Branches	2,269	1,561
Specialised centres <sup>1</sup>	207	238
InTouch	14	15
<b>TOTAL Workforce</b>	23,311	23,019 <sup>2</sup>

<sup>1</sup> Includes the centres: Business Banking, Private Banking, Corporate & Institutional Banking, Developers, Monte de Piedad and others

<sup>2</sup> Includes 830 employees from InTouch centres.

Table 6. Organisational and functional structure

Regional Network	Men	%	Women	%	Total
<b>Senior Management</b>	<b>53</b>	<b>76.8</b>	<b>16</b>	<b>23.2</b>	<b>69</b>
<b>Regional Management Workforce</b>	<b>181</b>	<b>47.6</b>	<b>199</b>	<b>52.4</b>	<b>380</b>
RM areas management	44	59.5	30	40.5	74
Managers/Specialists/Technicians	122	49.6	124	50.4	246
Employees	15	25.0	45	75.0	60
<b>Personal banking</b>	<b>8,761</b>	<b>41.7</b>	<b>12,255</b>	<b>58.3</b>	<b>21,016</b>
DAN-Business Area Mgmt.	118	55.1	96	44.9	214
Branch management	2,079	58.3	1,487	41.7	3,566
Branch Assist. Mgmt.	788	33.6	1,557	66.4	2,345
GC2 - Dep. Manager	261	35.7	470	64.3	731
GC2 - Companies	289	55.0	236	45.0	525
GC2 - Premier Banking	993	37.1	1,683	62.9	2,676
GC2 - Other	11	23.4	36	76.6	47
GC1 - Business Adviser	745	35.0	1,382	65.0	2,127
Real Estate/Recoveries Mgr.	11	57.9	8	42.1	19
Managers/Specialists/Technicians	80	54.4	67	45.6	147
Advisers	202	59.2	139	40.8	341
Support team (includes representative)/other	443	60.4	290	39.6	733
Employees	2,741	36.3	4,804	63.7	7,545
<b>Private Banking</b>	<b>500</b>	<b>61.7</b>	<b>311</b>	<b>38.3</b>	<b>811</b>
Management of Private Banking Centre	38	65.5	20	34.5	58
Private Banking Management	261	64.1	146	35.9	407
Private Banking Advisers	77	61.1	49	38.9	126
Other functions	124	56.4	96	43.6	220
<b>Business Banking</b>	<b>863</b>	<b>56.4</b>	<b>667</b>	<b>43.6</b>	<b>1,530</b>
Management of Business Centres	99	79.8	25	20.2	124
Management of Business Centres	225	76.8	68	23.2	293
GC2 - Companies	164	57.5	121	42.5	285
Other functions	375	45.3	453	54.7	828
<b>Markets</b>	<b>68</b>	<b>80.0</b>	<b>17</b>	<b>20.0</b>	<b>85</b>
<b>CIB - Corporate &amp; Institutional Banking</b>	<b>279</b>	<b>55.7</b>	<b>222</b>	<b>44.3</b>	<b>501</b>
<b>Monte Piedad</b>	<b>9</b>	<b>34.6</b>	<b>17</b>	<b>65.4</b>	<b>26</b>
<b>Special Branches</b>	<b>40</b>	<b>56.3</b>	<b>31</b>	<b>43.7</b>	<b>71</b>
<b>Abroad</b>	<b>114</b>	<b>60.6</b>	<b>74</b>	<b>39.4</b>	<b>188</b>
<b>Network Support</b>	<b>348</b>	<b>51.3</b>	<b>331</b>	<b>48.7</b>	<b>679</b>
<b>Total Regional Network</b>	<b>11,216</b>	<b>44.2</b>	<b>14,140</b>	<b>55.8</b>	<b>25,356</b>

Central Services	Total
<b>Workforce by Area</b>	
Chairman's Office	111
General Secretary	141
CEO	145
Directorate General of Risks	269
Directorate General of Business	296
Directorate General of Human Resources and Organisation	142
Deputy Directorate General of Internal Audit	163
Directorate General of Resources	487
Executive Directorate of Finance	44
Executive Directorate of Audit, Management Control and Capital	221
Executive Directorate of Insurance	7
Executive Directorate of CIB (Corporate & Institutional Banking) and International	22
<b>Total active staff</b>	<b>2,048</b>
<b>Workforce by function</b>	
Senior Management	54
Area/Department Management	101
Function Management	213
Management	560
Advisers	941
Other functions	179
<b>Total active staff</b>	<b>2,048</b>

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Table 7. Business model transformation

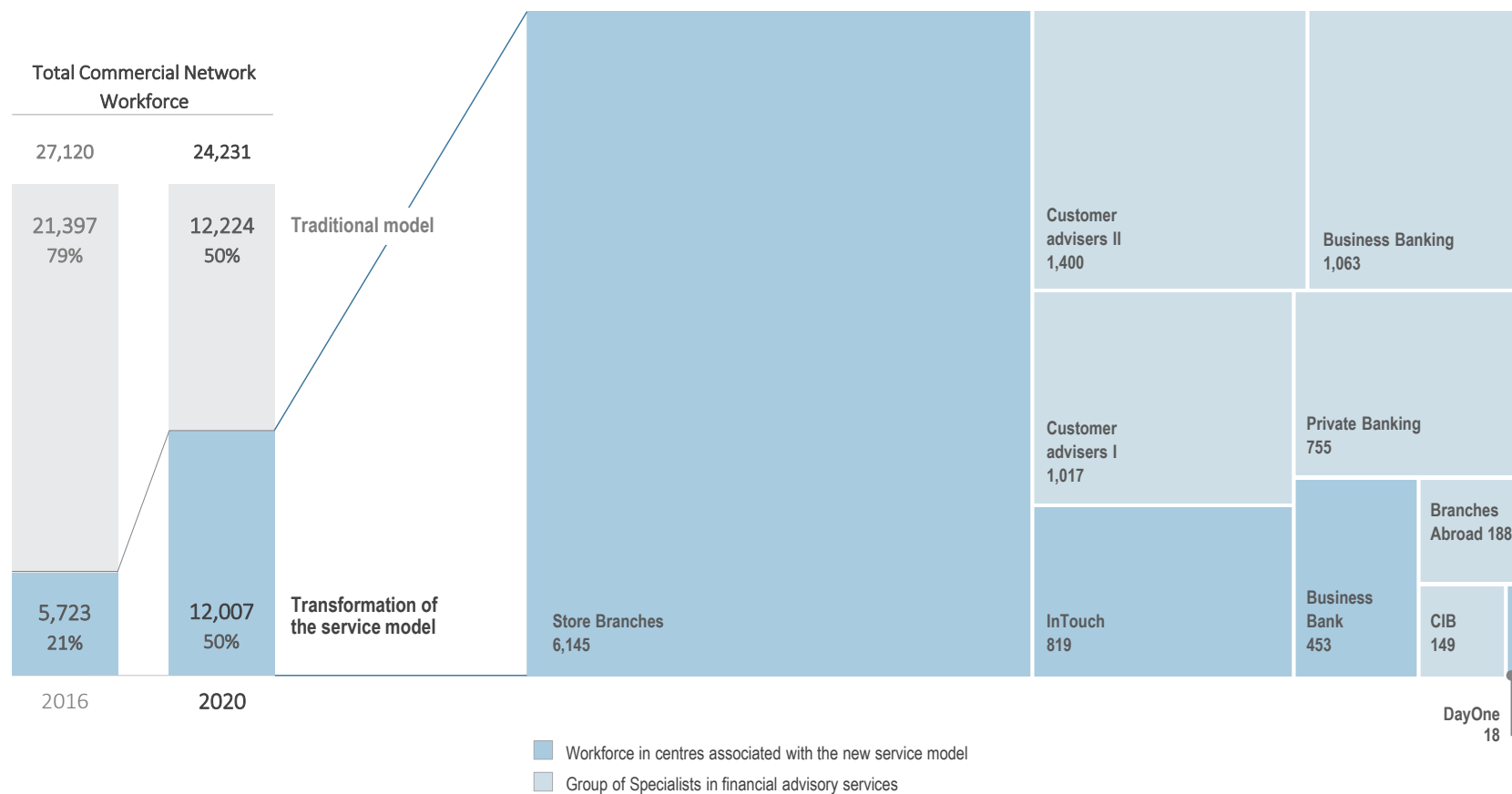
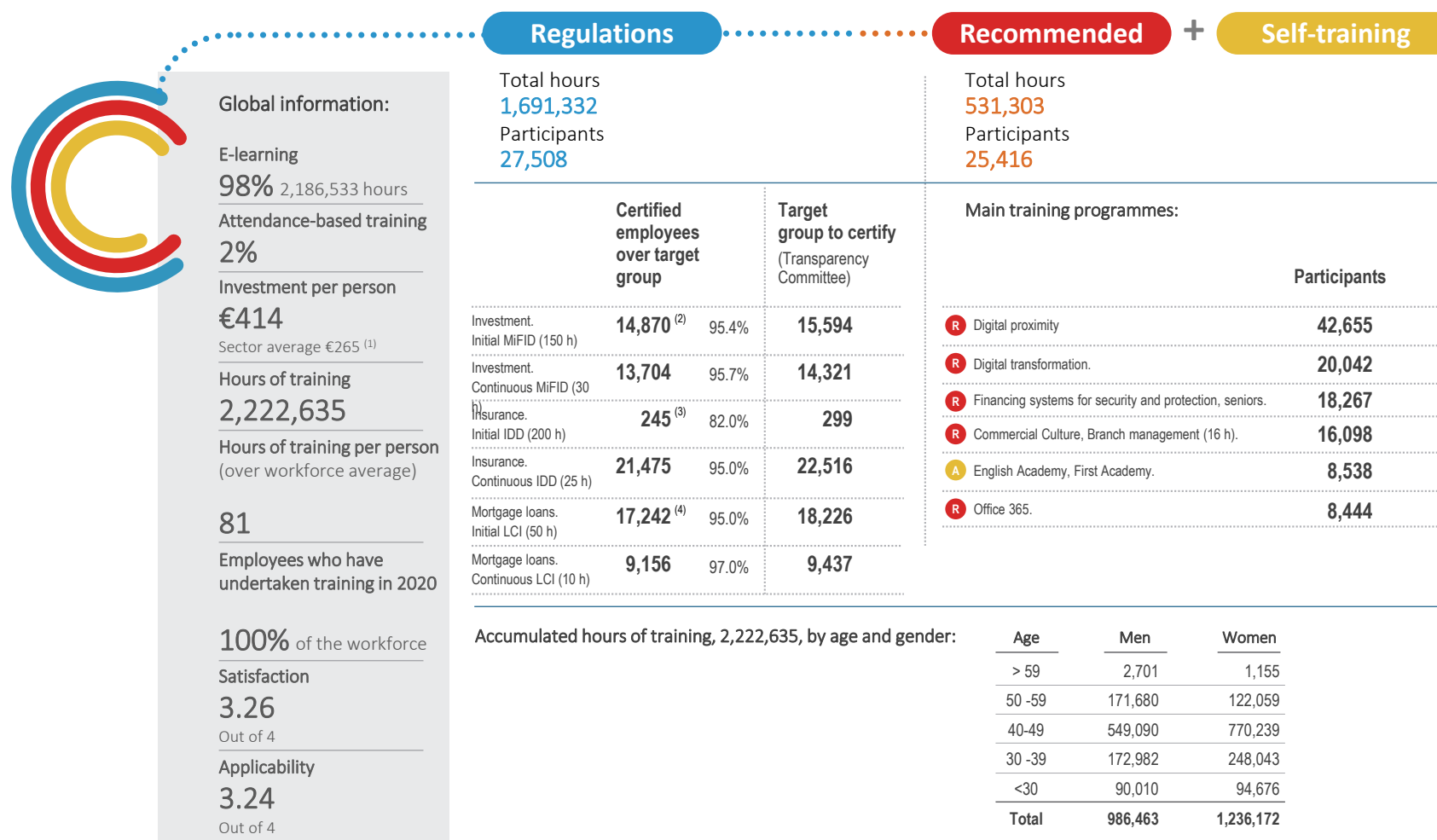


Table 8. Training activity

## Key indicators Professional development 2020



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1) Source: 2019 Survey by GREF (Group Responsible for Training of Financial Institutions)

2) CaixaBank has 18,710 employees certified in MiFID Initial Finances.

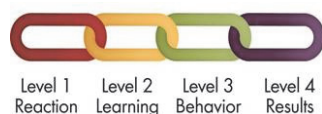
3) CaixaBank has 250 employees certified in IDD Initial Insurance.

4) CaixaBank has 18,066 employees certified in LCI Initial Mortgage loans.

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Table 9-I. Development programmes Assessment Model

### KIRKPATRICK model



1. At this level, the participants assess whether the training was motivating and relevant for their work, and if the training experience was positive.
2. The degree of acquisition of knowledge and skills of the participants is measured at this level.
3. The application of what has been learnt in their work position at this level is measured at this level. This measurement is taken from 4/6 months after the training is taken.
4. The degree of achievement of the objectives set for the training action at this level is measured at this level.

### Development Programme Assessment: Digital proximity itineraries

Description of the Programme	Goal/Benefit	Impact/Result	Participants
<p>In a new environment in which customers are changing the way they relate to their bank, they will increasingly require remote management. Thus, it will be crucial to lay down a new business relationship method with clear work scenarios and performance guidelines, inside and outside the branch. Along these lines, the Network employee training has been designed, comprising 3 modules, with a total of 8 hours of training:</p> <ul style="list-style-type: none"> <li>- <b>Customer management: in a new environment</b></li> <li>- <b>Customer management: omni-experience tools</b></li> <li>- <b>Customer management: sales skills. Raise your skills in this new digital environment.</b></li> </ul> <p>The training is intended to provide greater knowledge of the devices and tools that the bank makes available to employees in order to improve customer management, contact with them, offer solutions to their needs and meet them. For this purpose, training is designed in 2 sections:</p> <ul style="list-style-type: none"> <li>- Devices (corporate smartphones and smart PCs).</li> <li>- Tools ("My Adviser" space, remote appointment and video call: sales-oriented call).</li> </ul> <p>To foster advisers' relational skills with customers in a non-attendance-based environment, to continue to meet their needs in all 4 dimensions (daily life, peace of mind, enjoying life and thinking about the future).</p> <p>Training intended to provide guidance to employees at various points of the sale and for this purpose, examples of procurement (case method) and detailed selling points in remote environments have been prepared.</p> <p>Furthermore, the training has been adapted to each of the segments (Retail, Premier, Business) according to the priority areas of each of them.</p>	<p><b>Rating:</b> the participants rate the training received as positive (relevant and motivating) above 3 over 4.</p>	<p><b>Rating:</b> the participants rate the training as positive. Overall grade of <b>3.2 on a scale up to 4.</b></p>	<p><b>17,227 employees</b></p> <p><i>Functions:</i></p> <ul style="list-style-type: none"> <li>- Branch management</li> <li>- Branch assis. management</li> <li>- GC2 Dep. Manager</li> <li>- Premier Banking advisers</li> <li>- Business Banking advisers</li> <li>- Employees</li> </ul>
	<p><b>Knowledge Acquisition:</b> the participants rate above 3 over 4 that they have acquired the knowledge/skills to use the devices and tools made available to them by the bank to improve customer management at any point of the sale and to be able to meet their needs.</p>	<p><b>Knowledge Acquisition:</b> the participants rate as <b>3.2 over 4</b> that they have acquired the knowledge/skills to use the devices and tools made available to them by the bank to improve customer management and to meet their needs in the 4 dimensions (daily life, peace of mind, enjoying life and thinking about the future).</p>	
	<p><b>Applicability:</b> the participants have applied Adviser/Customer communication tools through the use of the Wall (communication channel within the CaixaBank Now application) with 25% of customers (approx. 1.75 million customers).</p>	<p><b>Applicability:</b> the participants have applied Adviser/Customer communication tools through the use of the Wall as a channel for communication, advise and sales within the CaixaBank Now application, with <b>34% of customers; 2,4 million customers.</b></p>	
	<p><b>Results:</b> triple the number of appointments arranged by customers (from 4% to 12%). This metric has a direct impact on business, as 14% of appointments end with a sale.</p>	<p><b>Results:</b> an increase of <b>more than 4 times the number of appointments</b> arranged by customers, from 4% to 17%.</p>	
	<p><b>ROI - Return on investment:</b> upholding turnover (long-term savings and protection insurance) by improving market shares compared to the previous year, and being at the service of customers' needs in the pandemic period.</p>	<p><b>ROI - Return on investment:</b> CaixaBank kept its services fully operational throughout lockdown because of the situation arising from COVID-19 in order to meet customers' needs, <b>€17,000m in moratorium loans and €13,000m in ICO loans</b> and also a <b>16% increase in Long-term savings business (savings insurance, investment funds, pension plans...)</b> and <b>29% in protection insurance.</b></p>	

Table 9-II. Development programmes Assessment Model

## KIRKPATRICK model



## Development Programme Assessment: Leadership in times of crisis and uncertainty

Description of the Programme	Goal/Benefit	Impact/Result	Participants
<p>A programme that accompanies management and middle-management according to the circumstances of the health crisis arising from COVID-19. On the basis of the analysis of the needs of managers under these new circumstances, a programme was prepared that would enable them to better understand and assimilate the new situation, to change the way they work in the new environment, shifting some attitudes and improving skills that would make it easier to make a greater contribution under the circumstances caused by the pandemic, and would enable them to address what will probably be the biggest revolution in the way they work in recent years with greater assurance and new capabilities.</p> <p>Adding certain additional factors that are clearly affecting our employees and our business (agility, speed, lack of knowledge of the new environment, uncertainty, online communication, team and customer confidence, business continuity, digital tools...) ongoing activity and training are more necessary than ever. Thus, the need to accompany management in these difficult times arises, providing them with tools and learning to help them address the situation and prepare them for the future; as well as the need to improve skills to adapt the different profiles to the new requirements of the environment; and the need to contribute – through training and development – to ensuring the continuity plan and the normal running of the company's business.</p> <p>The program is focused on the four dimensions that were identified as of high importance in order to successfully address the crisis and uncertainty situation, providing training and skills to expedite the essential change in the way of thinking, working, leading and managing managers.</p>	<p><b>Rating:</b> the participants rate the training received as positive above 4 over 5.</p> <p><b>Knowledge Acquisition:</b> the participants rate as 4 over 5 that they have acquired the knowledge/skills to provide their teams with tools in order to successfully address the crisis and uncertainty situation, providing training and skills to expedite the essential change in the way of thinking, working, leading and managing teams.</p> <p><b>Applicability:</b> 25% of participants state that they have applied or apply digital tools and 25% have applied or apply time management tools in their daily business.</p> <p><b>Results:</b> Improved conduct in team management (immediate supervisor dimension) from the outcome of the previous Engagement Study (79%).</p>	<p><b>Rating:</b> the participants rate the training received as positive at 4.3 over 5.</p> <p><b>Knowledge Acquisition:</b> the participants rate as 4.4 over 5 that they have acquired the knowledge/skills to provide their managers with tools to successfully address the crisis and uncertainty situation.</p> <p><b>Applicability:</b> 35% of participants state that they have applied or apply digital tools and 35% have applied or apply time management tools in their daily business.</p> <p><b>Results:</b> 81% (+2%) in the conduct of team management (immediate supervisor dimension) of the 2020 Engagement Survey.</p>	<p><b>448 Managers</b></p> <p><i>Functions:</i></p> <ul style="list-style-type: none"> <li>- Executive Directorate.</li> <li>- Regional Management.</li> <li>- Corporate Management.</li> <li>- Department Management.</li> <li>- Risk Acceptance Management.</li> <li>- Commercial Management.</li> <li>- Business Area Management.</li> <li>- Private Banking Centre Management.</li> <li>- Business Centre Management.</li> <li>- Management.</li> <li>- Senior Director.</li> </ul>

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Table 10. Knowledge management

## CaixaBank Campus

CaixaBank knowledge management strategy.

Offer of on-site and online training for customised skills development.

Transversal regulatory training:	Recommended training:	Self-training:
Compliance with regulatory demands and reputation risk coverage	Programmes adapted to specific needs	Reference spaces of a field of knowledge
<div>ESG</div> <div> <p><b>MiFID II information and advice</b></p> <ul style="list-style-type: none"> <li>• CIAF: Postgraduate Course on Financial Information and Advice ●</li> <li>• Continuous Training in MiFID II ●</li> </ul> <p><b>CaixaBank data protection</b> ●</p> <p><b>Physical security in buildings and branches</b></p> <p><b>Prevention of Money Laundering and Terrorist Financing - penalties</b></p> <p><b>Real Estate Credit Act (LCI)</b> ●</p> <ul style="list-style-type: none"> <li>• Initial training ●</li> <li>• Continuous Training in LCI ●</li> </ul> <p><b>Transparency in the marketing of products and services</b> ●</p> <p><b>COVID-19 safety and health</b> ●</p> <p><b>Query and complaints channel</b> ●</p> <p><b>Insurance Training (IDD)</b> ●</p> <ul style="list-style-type: none"> <li>• Postgraduate Diploma in Insurance Distribution ●</li> <li>• Continuous training in Insurance ●</li> </ul> <p><b>IT security and customer fraud prevention</b> ●</p> <p><b>Information Governance and Data Quality Initiative</b> ●</p> <p><b>Code of Ethics and Anti-Corruption Policy</b> ●</p> </div>	<div>ESG</div> <div> <p><b>Onboarding and Crossboarding:</b></p> <ul style="list-style-type: none"> <li>• Premier Banking Welcome</li> <li>• Private Banking Welcome</li> <li>• Business Adviser Welcome</li> <li>• Business Bank Welcome</li> <li>• Company Adviser Welcome</li> <li>• InTouch Welcome</li> <li>• Store Model</li> </ul> <p><b>EF English Academy</b></p> <p><b>Business Culture Branch Management and Business Area Management</b></p> <p><b>Branch Management with remote equipment</b></p> <p><b>Agile Central Services</b></p> <p><b>Vehicle Leasing</b></p> <p><b>Financing systems for security and protection, seniors</b></p> <p><b>Advanced CIAF (3rd edition)</b> ●</p> <p><b>Audit Post-graduate (3rd edition)</b> ●</p> <p><b>Compliance Post-graduate (1st edition)</b> ●</p> <p><b>Postgraduate degree in risk analysis Business Banking</b> ●</p> <p><b>Postgraduate degree in risk analysis Personal Banking</b> ●</p> </div>	<div>ESG</div> <div> <p><b>Itineraries Transformation in the Digital era:</b></p> <ul style="list-style-type: none"> <li>• Data Academy</li> <li>• Digital Environment</li> <li>• Digital Skills</li> <li>• Agile</li> </ul> <p><b>Digital Proximity itineraries:</b></p> <ul style="list-style-type: none"> <li>• Customer management in a new environment</li> <li>• Customer management. Omni-experience Tools</li> <li>• Customer management. Commercial skills</li> </ul> <p><b>Office 365 training:</b></p> <ul style="list-style-type: none"> <li>• Teams</li> <li>• OneDrive</li> <li>• OneNote</li> <li>• SharePoint</li> <li>• Effective meetings</li> <li>• Task management</li> <li>• Effective teams</li> <li>• Documentary collaboration</li> </ul> <p><b>Courses at the Sustainability School:</b> ●</p> <p>Corporate Social Responsibility and ESG Criteria, Socially Responsible Investment, Environment Management, Sustainable Development Goals)</p> </div>

ESG: Environmental, Social and Governance. Training related to Environment, Social and Governance (ESG) matters

Promoters: **Formadores Internos.**  
El valor de la formación

**Virtaula.**

**CaixaBank Change Makers**

Renowned consultancies and institutions

Table 11. Assessment methods

The entire CaixaBank workforce is assessed annually, in terms of behaviour and performance.

#### Management level

① Assessment of Managerial Talent	No. of assessments	
	2020	639
② Managerial Skills Asmt	No. of assessments	
	2020	77
③ 180° feedback	No. of assessments	
	2020	113
④ Performance Assessment	Received bonus in 2020	
	People	1,038

#### Behaviour

- ① Ad-hoc reports from an external expert bringing objectivity and independence.
- ② Tool to identify/contrast internal talent and management skills. Assessment by the hierarchical manager.
- ③ Gathering of the team's perceptions to identify skill gaps.

#### Performance

- ④ Central Services challenges programme (annual)  
ILP programme (long-term incentives - Strategic Plan period).

#### Non-management level

① Conversations for development	No. of assessments	
	2020	20,742
② Performance Assessment	No. of assessments	
	2020	76,000
③ Performance Assessment	Received bonus in 2020	
	People	25,946

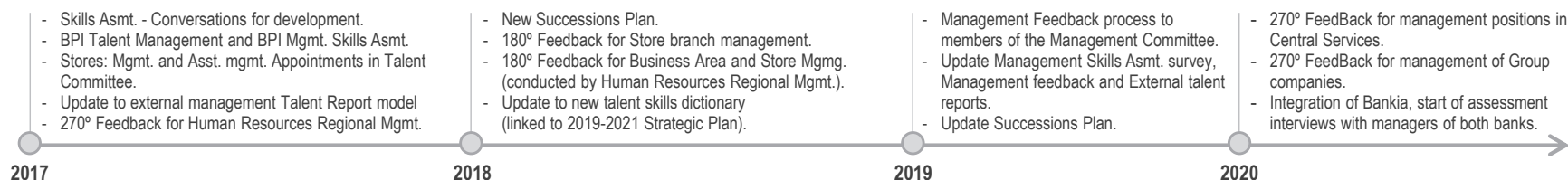
#### Behaviour

- ① Tool for objectively addressing the performance assessment, analysing the professional skills.  
Space for dialogue between the immediate managers and their identified collaborators.

#### Performance

- ② Objective and transparent model for assessing the fulfilment of individual challenges, and team/corporate challenges, generating motivation and stimulating team cooperation.
  - Central Services and Regional Services challenges programme.
  - Network Bonus Programme, scheme adapted to each business sector.
  - Incentive Programme.

#### Timescale of most relevant events of the period spanning 2017-2020



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Table 12. Social Benefits Assessment

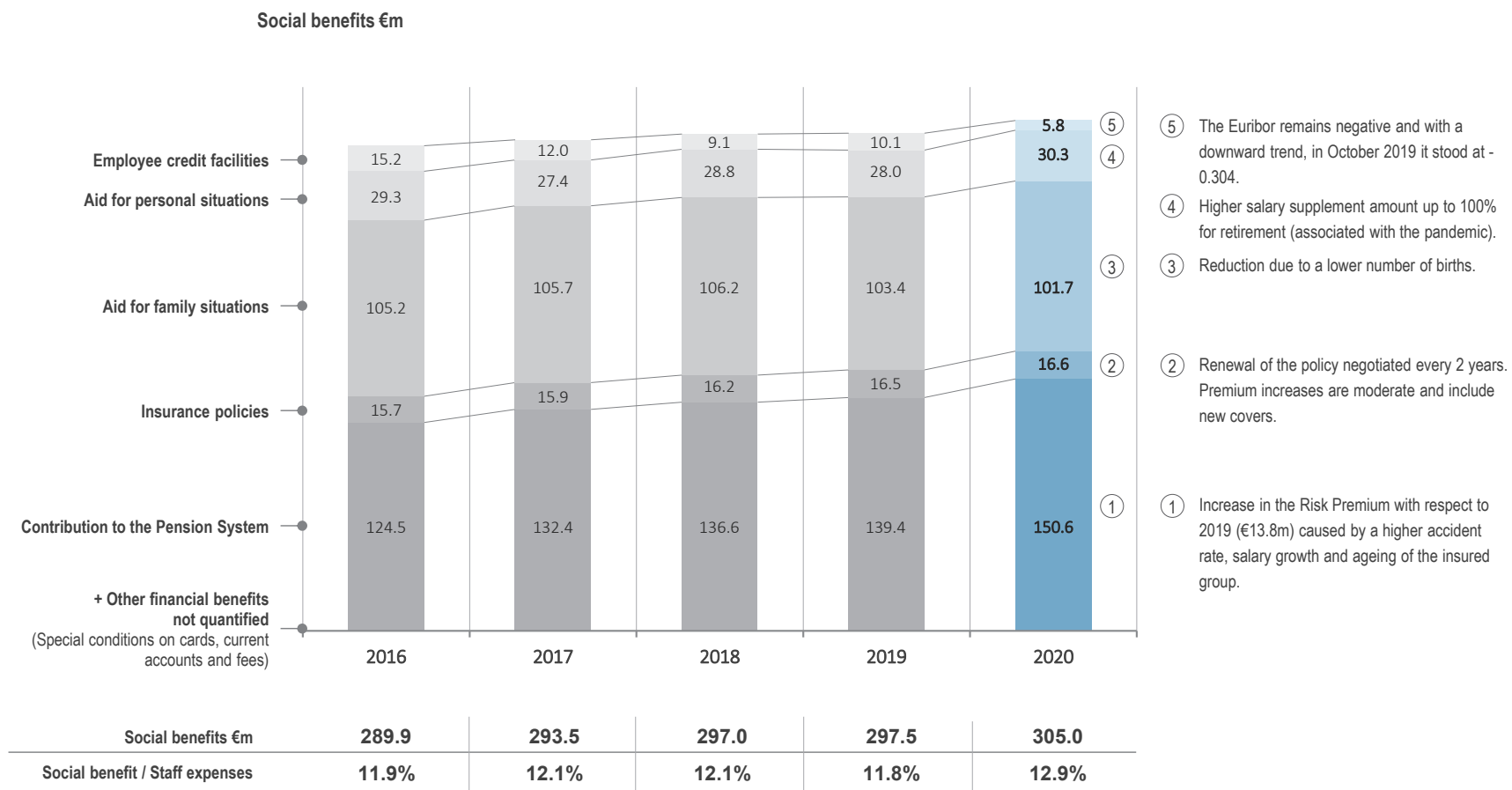


Table 13. Social Benefits. Breakdown and beneficiaries

Benefits	2016 €m	Staff benefiting	2017 €m	Staff benefiting	2018 €m	Staff benefiting	2019 €m	Staff benefiting	2020 €m	Staff benefiting
<b>Contribution to the Pension System</b>	<b>124.5</b>		<b>132.4</b>		<b>136.6</b>		<b>139.4</b>		<b>150.6</b>	
(1) Savings contributions	107.7		108.8		111.7		110.6		107.9	
(2) Risk premium	16.8	38,242	23.6	37,353	24.9	36,995	28.9	36,631	42.7	37,074
<b>Insurance</b>	<b>15.7</b>		<b>15.9</b>		<b>16.2</b>		<b>16.5</b>		<b>16.6</b>	
(3) Adeslas healthcare policy	15.6	33,528	15.8	33,049	16.1	32,612	16.4	32,118	16.6	31,579
(4) Car - service management	0.1		0.1		0.1		0.1		0.0	
<b>Aid for family situations</b>	<b>105.2</b>		<b>105.7</b>		<b>106.2</b>		<b>103.4</b>		<b>101.7</b>	
(5) Birth bonus	3.8	1,698	3.1	1,410	2.6	1,164	2.1	943	1.8	770
(6) Death aid	0.8	376	0.9	374	0.9	379	0.9	377	1.0	419
(7) Study aid - nurseries	5.5	5,161	4.7	4,430	4.1	3,865	3.3	3,197	2.7	2,613
(8) Study aid - descendants	20.4	20,136	21.3	20,764	21.9	21,137	21.0	20,072	21.6	20,282
(9) Aid for children - 5% salary	72.2	20,407	73.5	20,454	74.4	20,102	73.9	20,075	72.5	19,153
(10) Maternity/paternity supplements	2.5	1,701	2.3	1,479	2.3	1,275	2.1	1,070	2.1	932
<b>Aid for personal situations</b>	<b>29.3</b>		<b>27.4</b>		<b>28.8</b>		<b>28.0</b>		<b>30.3</b>	
(11) Length of service bonus	3.9	1,128	1.1	348	1.0	292	0.7	208	1.7	505
(12) Study aid - employees	1.6	1,971	1.9	2,121	1.9	2,135	1.8	2,059	1.4	1,612
(13) Supplement for illness and work-related injury	23.9	6,942	24.4	7,027	26.0	7,866	25.6	7,666	27.2	8,782
<b>Credit facilities made available to employees</b>	<b>15.2</b>		<b>12.0</b>		<b>9.1</b>		<b>10.1</b>		<b>5.8</b>	
(14) Loans with special terms and conditions	15.2	28,266	12.0	28,147	9.1	28,076	10.1	29,061	5.8	28,877
<b>(15) Other financial benefits, not quantified</b>										
<b>Social benefits €m</b>	<b>289.9</b>		<b>293.5</b>		<b>297.0</b>		<b>297.5</b>		<b>305.0</b>	
<b>Social benefits/Staff expenses</b>	<b>11.9%</b>		<b>12.1%</b>		<b>12.1%</b>		<b>11.8%</b>		<b>12.9%</b>	

- (1) Retirement contributions  
 (2) Provisions to cover risk of disability and death  
 (3) Free healthcare policy, which can be extended to direct family mem. at a very reasonable price  
 (4) Supplementary own-vehicle insurance for travel in service management  
 (5) Financial bonus for child's birth  
 (6) Expenses derived from death of a first degree family member  
 (7) Compensation for children under 3 years old  
 (8) Financial compensation for children under 25 years old who are students

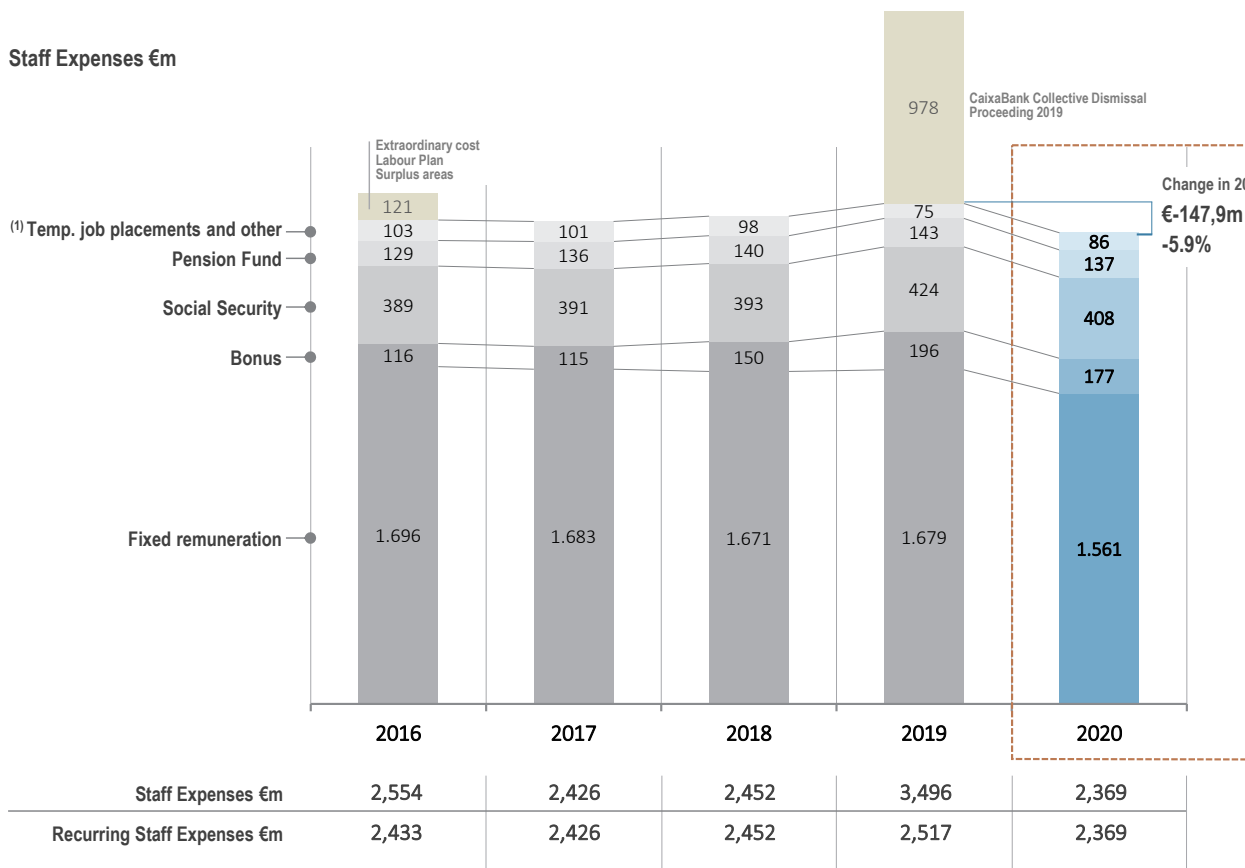
- (9) Additional benefit of 5% of the received salary for each child, up to the time the child reaches 18  
 (10) Supplement of up to 100% of salary for maternity/paternity  
 (11) Financial bonus at 25 and 35 years of service  
 (12) Compensation of up to 90% of university study enrolment  
 (13) Supplement of up to 100 % of salary for temporary disability and work accident  
 (14) Subsidised interest rates for mortgages and personal loans  
 (15) Special conditions on cards, current accounts and fees

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Table 14. Staff Expenses Assessment

Staff Expenses €m



Changes by reason €m

<b>-</b>	
• 2019 Restructuring Plan:	-108.1 -4.3%
Slide of 1,935 departures in 2019 and 19 departures in 2020.	
• Agreement (accounting impact):	-51.5 -2.0%
Availability of 2019 allocations due to salary review (1.5%) and ROE single payment.	
• Bonus	-24.3 -1.0%
Lower % of achievement of challenges and resignation of the Senior Management collective.	
• 2020 Voluntary Incentivised Leave Plan:	-15.3 -0.6%
208 departures (April 2020) and other changes in the workforce	
• Social Security Recoveries:	-7.3 -0.3%
Due to absenteeism associated with the COVID-19 pandemic.	
• Pension System:	-2.0 -0.1%
Increased cost of Risk Premium +14m and savings -17m due to change in pension commitments through the Agreement (% revision fixed not linked to CPI or other variables).	
• Campaign incentives:	-2.0 -0.1%
<b>+</b>	
• Salary projections:	50.2 2.0%
Natural increase, promotion, children.	
• Use 2019 (accounting impact) and other staff expenses:	7.7 0.3%
• Temp. place. hires:	4.7 0.2%

2019 collective dismissal proceedings have made it possible to contain the inertial component of 2.6%.

(1) Others include: Study aid, credit facilities, Adeslas insurance policy, training and recruitment, compensation, special pay (birth and death) and others.  
Expense for Temporary job placements by year: 2016 - 19m | 2017 - 19m | 2018 - 18m | 2019 - 14m | 2020 - 19m

Table 15. Engagement Study, carried out in 2021

Total CaixaBank												
	Years					Chg. acc/19	Gender		Generations			
	2016 Radar	2017	2018 Radar	2019	2020 Radar		Men	Women	Z post '93	Y '82-'92	X '71-'81	Baby Boomers prior '71
	BT = Beneficial Total: Percentage of "Fully agree" and "Agree"											
Beneficial total												
% Participation												
Results by area (BT)												
Strengths	A good organisation to work at	89%	89%	88%	84%	86%	▲	85%	87%	85%	86%	86%
	Leadership and organisational progress	79%	85%	79%	82%	84%	▲	83%	84%	84%	85%	84%
	Immediate manager	79%	81%	79%	79%	81%	▲	80%	82%	92%	85%	81%
	Work conditions	67%	76%	71%	75%	79%	▲	80%	79%	87%	81%	79%
	Cooperation and team work	72%	76%	73%	73%	75%	▲	74%	76%	80%	76%	75%
Opportunities for improvement	Commitment	71%	73%	71%	65%	67%	▲	67%	67%	81%	70%	68%
	Communication	68%	72%	68%	64%	66%	▲	64%	68%	74%	66%	64%
	Customer focus	71%	68%	71%	60%	56%	▼	56%	57%	57%	58%	51%
	Organisational environment	66%	64%	67%	60%	65%	▲	66%	64%	70%	66%	65%
	Intrinsic motivation	64%	62%	65%	57%	61%	▲	59%	63%	69%	61%	58%
Results orientation												

Central Services				Regional Network			
Remote work for 100% of the group from day one				Physical presence from day one (phased 50%-75%-100%)			
2018 Radar	2019	2020 Radar	Chg. acc/19	2018 Radar	2019	2020 Radar	Chg. acc/19
67%	74%	74%	=	75%	71%	74%	▲
77%	80%	77%	▼	49%	68%	54%	▼
86%	86%	84%	▼	88%	84%	86%	▲
68%	78%	80%	▲	80%	82%	84%	▲
71%	78%	77%	▼	80%	79%	82%	▲
62%	75%	77%	▲	71%	75%	79%	▲
69%	76%	78%	▲	74%	72%	75%	▲
69%	71%	69%	▼	71%	64%	67%	▲
60%	65%	63%	▼	69%	64%	66%	▲
64%	64%	61%	▼	71%	59%	56%	▼
62%	72%	72%	=	68%	57%	64%	▲
60%	65%	66%	▲	66%	56%	60%	▲
67%	61%	60%	▼	78%	44%	50%	▲

The results of the Regional Network mark the global results

eNPS - Employee Net Promoter Score

10  
Promoters

9

8  
Passives

7

6  
Detractors

5

4

3

2

1

0

Highly likely

Highly unlikely

eNPS = % Promoters - % Detractors

14

-100 eNPS +100

+6 on 2019 eNPS

39% Promoters

37% Passives

25% Detractors

19

-100 eNPS +100

-1 on 2019 eNPS

38%

43%

19%

13

-100 eNPS +100

+8 on 2019 eNPS

39%

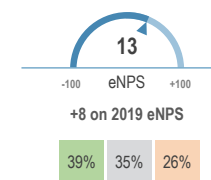
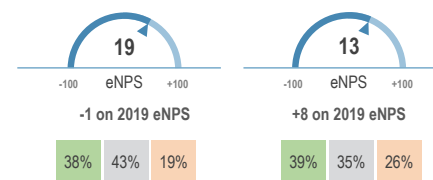
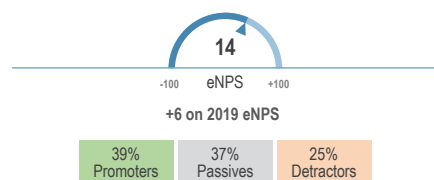
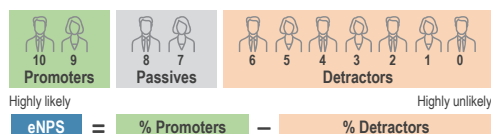
35%

26%

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# eNPS - Employee Net Promoter Score

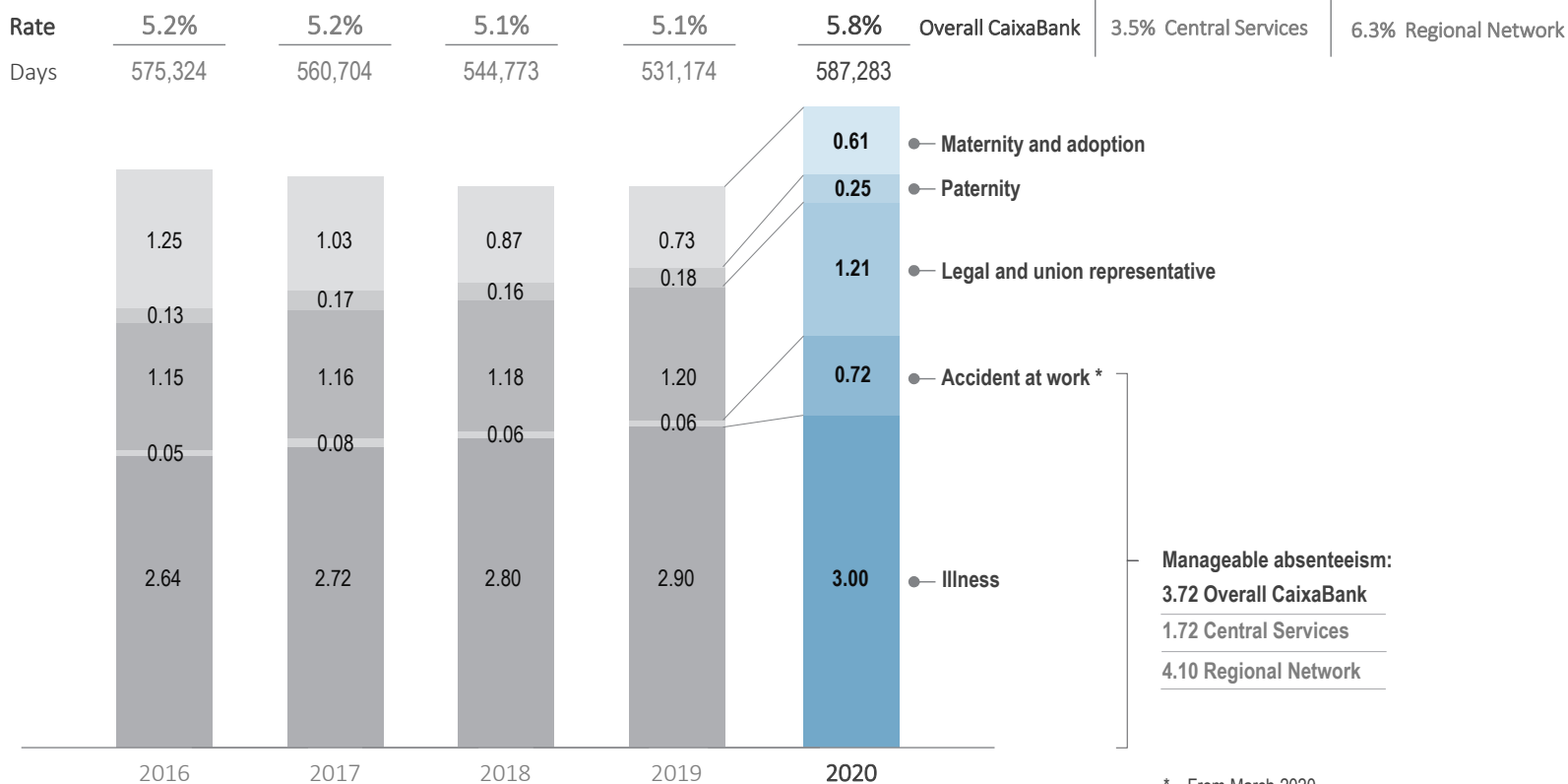


\* The Engagement Study was carried out at an exceptional time due to the COVID-19 pandemic, which has conditioned the results of the Branch Network. CaixaBank's activity was considered essential in accordance with Royal Decree Law 10/2020 and for this reason CaixaBank's Management decided to open all branches (except those affected by confirmed cases and quarantines) in order to stay close to our customers to help them in these difficult times.

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Table 16. Absences

Absenteeism rate. Missed days/total days:



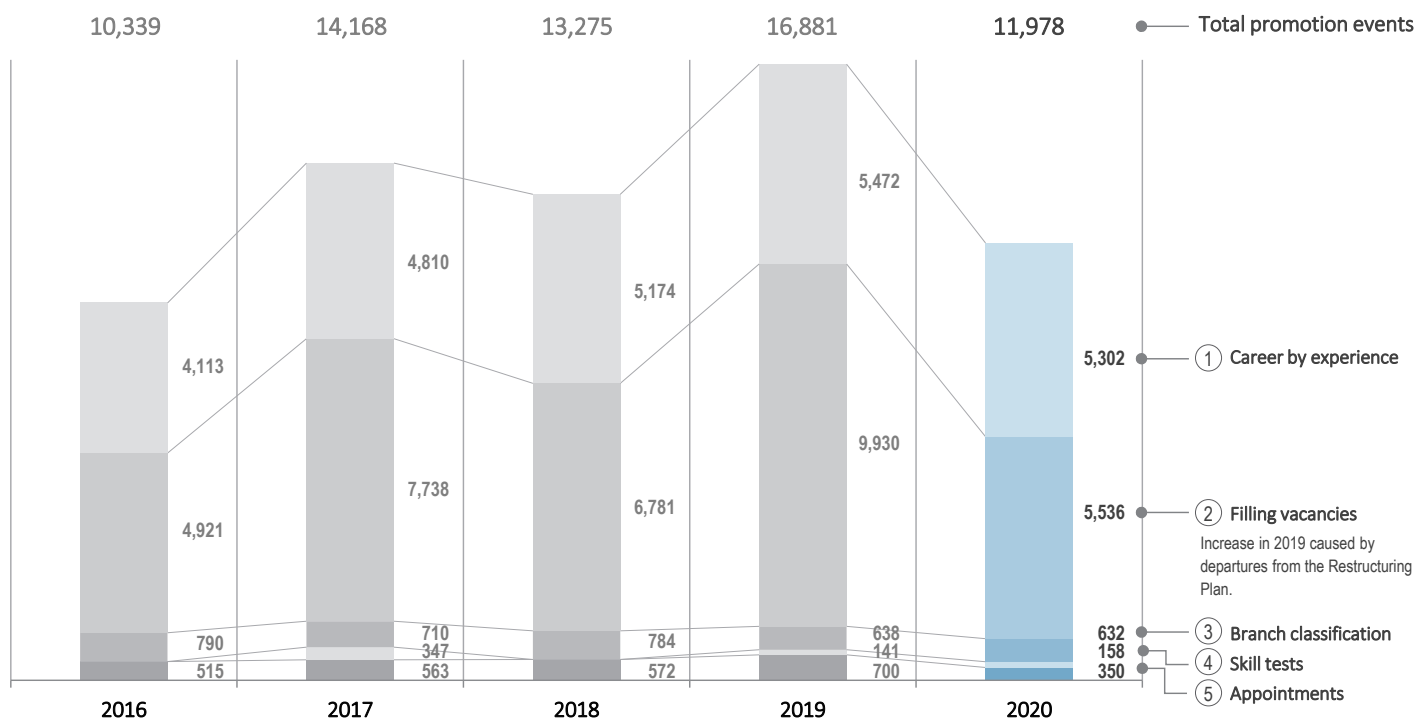
Illness in the last 12 months: 6,242 people

Days	1 to 15	16 to 30	31 to 180	>180
8,308 cases	59%	11%	23%	7%
of 304,071 days	8%	7%	43%	42%
Average (days)	5	22	76	315

\* From March 2020 the impact on absenteeism caused by the situation arising from COVID-19 is displayed.

Table 17. Promotions

All employees have a career by experience that enables them to grow from level XIV to Level VIII in 23 years. In 2020, 2,301 employees have changed professional level by experience.



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① Includes: GCI career: Promotion to Level VII in 14 years / GCII career: Promotion to Level V in 15 years / PBA career: Promotion to Level VI in 11 years.

② Coverage of a vacancy in the Network (Management, Asst. Management/GCII second branch manager, management of Private Banking and Business Banking centres, etc.).

③ Annual ranking of branches that determines the promotion of Branch managers and Asst. branch managers, based on the category of their branch.

④ Passing skills tests, promotion to levels VIII and X (according to the Agreement every 2 years) and promotion to level VII (CBK agreement every 3 years).

⑤ Promotion of groups from Central Services, Support and Network Support.



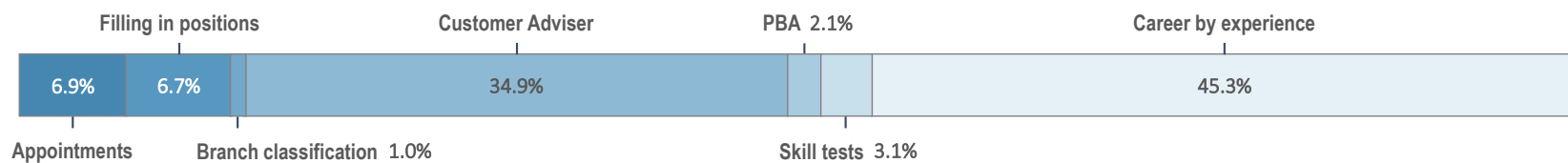
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Table 18. Promotions. Level Changes

Changes in the remuneration level by reason

	2019				2020			
	Total	Men   %	Women   %		Total	Men   %	Women   %	
Appointments	700	350 50.0	350 50.0		<b>350</b>	199 56.9%	151 43.1%	
Filling in positions	797	400 50.2	397 49.8		<b>343</b>	175 51.0%	168 49.0%	
Branch classification	134	66 49.3	68 50.7		<b>49</b>	20 40.8%	29 59.2%	
Customer Adviser	1,593	657 41.2	936 58.8		<b>1,771</b>	685 38.7%	1,086 61.3%	
PBA (promotion due to change of stage)	100	54 54.0	46 46.0		<b>107</b>	64 59.8%	43 40.2%	
Skill tests	141	67 47.5	74 52.5		<b>158</b>	89 56.3%	69 43.7%	
Career by experience (length of service)	2,429	891 36.7	1,538 63.3		<b>2,301</b>	715 31.1%	1,586 68.9%	
<b>Total</b>	<b>5,894</b>	<b>2,485 42.2</b>	<b>3,409 57.8</b>		<b>5,079</b>	<b>1,947 38.3%</b>	<b>3,132 61.7%</b>	

2020 level changes



Waivers and withdrawals	2020				2020			
		Men   %	Women   %			Men   %	Women   %	
Waivers	457	218 47.7	239 52.3		<b>413</b>	173 41.9	240 58.1	
Withdrawals	132	46 34.8	86 65.2		<b>308</b>	142 46.1	166 53.9	
<b>Total</b>	<b>589</b>	<b>264 44.8</b>	<b>325 55.2</b>		<b>721</b>	<b>315 43.7</b>	<b>406 56.3</b>	

Table 19. Promotions. Career Paths

## Customer Adviser I

Year	Banking
1	156
2	160
3	112
4	95
5	44
6	1
7	111
8	20
9	114
10	123
11	225
12	132
13	70
14	173
Career path completed	593

2,129

## Customer Adviser II

Year	Premier Banking	Business Banking	Assist. Commercial Manager	Total People
1	53	6	1	60
2	72	1	1	74
3	175	40	9	224
4	240	68	29	337
5	170	48	44	262
6	261	64	76	401
7	216	41	73	330
8	145	37	35	217
9	211	78	91	380
10	204	70	73	347
11	169	86	94	349
12	133	46	79	258
13	96	26	67	189
14	57	28	31	116
15	70	16	11	97
Career path completed	404	155	17	576

2,676

810

731

4,217

## • Customer Adviser:

Commercial Adviser Career Path for the Retail branch network, associated with specific training plans and offering different remuneration promotion speeds and levels based on the business segment they belong to.

## Private Banking Adviser (PBA)

Stage	Year	People
1	1	-
2	2	1
	3	-
	4	-
3	5	6
	6	3
	7	19
4	8	30
	9	32
	10	34
Career path completed		1
		126

## • Private Banking Adviser:

Enables employees that manage Private Banking customer's portfolios the possibility of developing their knowledge and professional skills and increasing their remuneration until they are promoted to the function of Private Banking Management if they successfully complete the established itinerary.

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Table 20. Promotions. Branch classification

Ranking Variables	Segmentation	Classification 31 October 2020 (effective January 2021)	
	% Branches	Categories*	Results
External resources 40%	1.5	A1	44
	2.1	A2	62
	3.1	B1	92
	4.6	B2	136
	4.6	C1	136
	7.1	C2	210
	6.6	D1	196
	11.1	D2	329
	12.3	E1	364
	17.3	E2	513
Investments 25%	12.4	F1	367
	17.3	F2	514
			2,936 Classified
	Other branches		
Ordinary margin 25%	G		16
	Unique		38
	S1		296
	S2		359
Relational customers 10%	Total		3,672
	Windows		121

Branch level changes:

Move up	316
Move down	1,118
Remain	1,529

**Classified 2,963**

**Promotions last year (Oct. 2020): 319**

Partial consolidation (intermediate category)	98
Do not consolidate	107
Consolidate or move up	107
Integrated	7

\*Categories:

A and B	Large branches
C and D	Medium branches
E and F	Small branches
G	Newly opened branches
S1	Unique single person branches
S2	Unique 2-person branches

Table 21. Promotions. Filling vacancies

## Changes in 2020

	Total designations							
	Applications		Designations		Designations/Applications		Direct designations	
	Total	applications per vacancy	Total	% women	% men	% women	Total	% women over total function
Branch management	3,080	4.3	712	42.1	22.8	23.5	289	42.6
Branch Assist. mgmt./2nd branch Mngr.	3,258	6.1	530	61.1	13.6	18.6	207	71.5
Business/Private/Inst. Banking Mngr.	109	5.5	20	35.0	17.1	21.2	61	27.9
Customer management	9,092	4.9	1,841	58.3	18.4	21.9	102	57.8
Support/replacement teams	424	2.9	144	36.8	38.4	28.3	1	0.0
Specific positions	8,558	5.5	1,546	59.8	17.1	18.8	83	45.8
<b>Total</b>	<b>24,521</b>	<b>5.1</b>	<b>4,793</b>	<b>56.0</b>	<b>18.4</b>	<b>20.5</b>	<b>743</b>	<b>51.8</b>

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Table 22. Main Indicators

What we are like	2016	2017	2018	2019	2020	Target
<b>We have a highly qualified workforce</b>						
Professionals Certified	7,110	10,539	13,772	14,855	14,870	-
% Professionals Certified over Target	71%	75%	88%	95%	95%	>85%
Hour of training per employee, on staff at year-end	49	59	72	108	81	-
Investment per employee, in euros	363	378	434	468	414	-
Rating of the training, over 10	8.0	8.3	8.3	8.3	8.1	>=8
Trained employees	29,766	28,991	29,400	27,527	27,404	-
% Trained employees	100%	100%	100%	100%	100%	100%
% Online training	90%	90%	92%	96%	98%	>90%
In-house trainers	1,972	1,497	1,725	1,958	1,043 <sup>(1)</sup>	>=3.5% over the workforce
% Employees with university qualification	94.7%	95.9%	96.4%	97.1%	97.4%	-
<b>We promote diversity and meritocracy</b>						
% Women in the workforce	52.6%	53.5%	53.8%	55.0%	55.2%	-
% Women in management positions (from Branch asst. mgmt. in A and B branches)	37.0%	39.1%	39.9%	41.3%	41.6%	42% (2020) / 43% (2021)
% Women in Junior Management <sup>(2)</sup>	63%	58%	41%	42%	44%	-
% Women in Top Management <sup>(2)</sup>	28%	30%	21%	23%	22%	-
% Women in Revenues positions	39%	40%	41%	42%	43%	-
% Access to management position (1st time women)	51.1%	53.0%	54.4%	46.8%	44.7%	>50%
% Designations women / Total Designations	51.6%	53.7%	54.7%	56.7%	56.0%	>50%
% Designations/Applications - men	9.7%	14.6%	16.5%	19.0%	18.4%	-
% Designations/Applications - women	12.9%	19.9%	20.8%	22.7%	20.5%	% above designations/applications (men)
% Positions filled internally	95.3%	96.8%	96.4%	98.0%	97.4%	-
% Management positions filled internally	98.2%	99.6%	99.2%	99.3%	99.1%	>=95%
Employees with disability	191	194	223	213	222	-
% Generation Z (After 1992)	0.6%	1.1%	1.9%	2.1%	2.5%	-
% Generation Y (millennials, born between 1982 and 1992)	11.8%	13.4%	14.2%	15.3%	15.5%	-
% Generation X (born between 1971 and 1981)	60.6%	62.0%	61.5%	65.2%	65.4%	-
% Baby Boomer (before 1971)	27.0%	23.5%	22.4%	17.4%	16.6%	-
<b>We ensure high commitment and satisfaction</b>						
% Overall satisfaction	73%	75%	75%	71%	74%	Positive trend
% Satisfaction professional development	72%	74%	74%	71%	73%	>70%
% Talent Retention	92.3%	92.0%	88.8%	89.3%	86.1%	>85%
% Commitment: considering all the aspects, how do you feel as an employee?	83%	83%	82%	75%	79%	74%
<b>We empower our professionals</b>						
% Empowerment level (whole workforce)	70%	69%	70%	64%	67%	70% (2021)
Rating 180° assessment	8.2	8.1	8.0	8.0	8.4	>=8

How we are organised	2016	2017	2018	2019	2020	Target
<b>Branches/Centres</b>	5,027	4,874	4,624	4,139	3,809	-
<i>Number of Retail Banking branches</i>	4,851	4,681	4,409	3,918	3,571	3,517 in 2020 / 3,000 in 2021
Conventional branches	3,882	3,575	3,124	2,488	2,033	
Store	71	161	282	458	548	-
Business Bank	-	3	14	42	49	-
AgroBank	739	789	809	784	801	-
HolaBank	159	153	180	146	140	-
<i>Number of Specialised Centres</i>	176	193	215	221	238	
Digital/Virtual	-	-	16	21	23	-
Business Banking	104	116	120	125	125	-
Private Banking	38	45	47	53	68	-
CIB / Corporate and institutions	27	26	26	16	15	-
Rest (Developer Business, Montes de Piedad,...)	7	6	6	6	7	-
<i>International Network</i>	19	26	25	27	27	-
<b>Specialists</b>	5,294	6,012	6,412	7,122	7,504	
Customer Advisers I (GCI) - Business Advisers	1,315	1,646	1,811	1,962	2,129	2,090 in 2020 / 2,160 in 2021
Customer Advisers II (GCII) - Premier Banking	1,557	1,879	2,157	2,499	2,676	2,748 in 2020 / 2,807 in 2021
Customer Advisers II (GCII) - Business Banking Advisers	515	592	716	802	810	537 in 2020 / 546 in 2021
Private Banking Advisers (PBA)	180	149	129	174	126	-
Other (Private Banking, Business Banking, CIB and International)	1,727	1,746	1,599	1,685	1,763	-
<b>And we contribute to the Financial Figures</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>Target</b>
ROTE	5.6%	8.4%	9.5%	7.7% <sup>3</sup>	6.1%	-
% Efficiency ratio (without extraordinary expenses)	51.0%	54.3%	52.9%	55.4%	54.5%	-
Customers (Including Spain and Portugal) (€m)	13.8	15.7	15.7	15.6	15.2	-
Group Results (€m)	1,047	1,684	1,985	1,705	1,381	-
Contribution Social Project (€m)	500	510	520	545	560	-

1) The value of in-house trainers in 2020 included in this series takes the total employees with in-house training actions carried out in the last 24 months (change of criteria).

2) Change of calculation criteria as of 2018. Top Management includes functions that are two levels below the CEO (from an organisational point of view or at a direct reporting level) and Junior Management mainly includes branch management and large branch assistant management functions (categories A and B).

3) The 2019 ROTE without extraordinary expenses stands at 10.8%.

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Table 23. People Management in Human Rights

	2016	2017	2018	2019	2020
<b>Block I. Equal opportunities and no discrimination</b>					
<b>Hirings</b>					
Total hirings	1,071	1,031	1,009	431	353
Hirings - men	548	491	481	222	190
Hirings - women	523	540	528	209	163
Hirings - managers	25	8	12	13	12
Hirings - middle management	33	33	36	41	21
Hirings - rest of employees	1,013	990	961	377	320
<b>Appointments and internal selection processes <sup>(1)</sup></b>					
Total appointments	5,193	8,123	7,279	10,261	5,708
% Appointments - men	48.8	47.5	46.2	44.3	45.1
% Appointments - women	51.2	52.5	53.8	55.7	54.9
<b>Flexible working hours</b>					
Employees with flexible working hours	17,789	17,832	18,445	17,896	18,262
% over total workforce at year end	59.3	61.2	62.7	64.9	66.6
Employees with flexible working hours - % men	53.5	51.6	50.9	48.8	48.3
Employees with flexible working hours - % women	46.5	48.4	49.1	51.2	51.7
<b>Reduction of working hours, Paid leaves and Leaves of absence <sup>(2)</sup></b>					
Total reduction of working hours	1,337	1,319	1,228	1,727	1,080
% over total workforce year average	4.5	4.5	4.2	6.1	3.9
Reduction of working hours - % men	6.4	6.9	7.2	7.6	8.1
Reduction of working hours - % women	93.6	93.1	92.8	92.4	91.9
Total paid leaves	4,686	3,509	2,994	2,555	2,344
% over total workforce year average	15.7	11.9	10.2	9.0	8.5
Paid leaves - % men	29.0	36.8	21.8	27.3	37.8
Paid leaves - % women	71.0	63.2	78.2	72.7	62.2
Total leaves of absence	632	639	593	555	769
% over total workforce year average	2.1	2.2	2.0	1.9	2.8
Leaves of absence - % men	5.9	4.6	7.6	9.0	9.2
Leaves of absence - % women	94.1	95.4	92.4	91.0	90.8
<b>Minimum period used for childbirth <sup>(3)</sup></b>					
% Men	92.2	94.9	92.8	71.7	81.3
% Women	97.0	97.9	98.0	98.3	96.8
<b>Dismissals broken down by age and gender.</b>					
Total dismissals	101	55	73	60	48
Dismissals - men	54	36	50	36	24
Dismissals - women	47	19	23	24	24

	2016	2017	2018	2019	2020
<b>Block II. Working conditions</b>					
% Workforce adhered to the Collective Agreement	100	100	100	100	100
Members in the Company Committee	730	730	759	759	759
<b>% of trade union representativeness</b>					
Workers' Commissions members	295	295	308	308	308
% Workers' Commissions representation	40.40	40.40	40.58	40.58	40.58
SECB members	311	311	284	284	284
% SECB representation	42.60	42.60	37.42	37.42	37.42
UGT members	95	95	136	136	136
% UGT representation	13.00	13.00	17.92	17.92	17.92
Rest members	29	29	31	31	31
% rest representation	4.00	4.00	4.08	4.08	4.08
<b>Psychosocial risk indicators</b>					
Incident rate (accidents during working hours with leave/year average of employees registered with Social Security *1000)	2.23	2.23	2.27	2.38	1.27
Robbery rate (number of robberies/branches *100)	0.46	0.55	0.48	0.35	0.25
Number of aggressive behaviour incidents by third parties	-	14	25	19	15
<b>Block III. Environment and workplace</b>					
<b>Accidents (type of accidents)</b>					
Total accidents	448	453	403	400	227 <sup>(4)</sup>
Fatal accidents	0	1	0	0	0
Very serious accidents	0	0	0	0	0
Serious accidents	3	3	0	1	0
Non-serious or minor accidents	445	449	403	399	227
% Non-serious or minor accidents	99.3	99.1	100.0	99.8	100
<b>Absenteeism</b>					
Manageable absenteeism hours (illness and accident)	1,266,949	1,330,404	1,342,026	1,356,617	1,647,500
Manageable absenteeism rate (illness and accident)	2.69	2.81	2.86	2.96	3.72
<b>Other indicator for training, health promotion campaigns, actions at branches</b>					
Employees that take the Safety and Health course every year <sup>(5)</sup>	2,152	2,434	28,132	872	613
Participants in training courses on Security and Robberies <sup>(5)</sup>	3,867	3,698	23,211	747	25,932
Health improvement campaigns completed	13	13	14	27	11
Branches upgraded to prevent robberies	626	2,000	400	1,000	450
Work centres assessed at risk level	722	653	630	638	186
Centre review and maintenance initiatives and activities	5,020	5,891	6,258	8,119	6,067

(1) All appointments arising from Talent and Internal Selection are considered (COBE).

(2) Reduction of working hours include the following reasons: caring for children, caring for relatives, caring for ill child. Paid leaves include the following reasons: maternity, extension of maternity, paternity, extension of paternity, breastfeeding accumulation and adoption. Leaves of absence include the following reasons: caring for children, caring for relatives, caring for dependants, maintaining cohabitation, solidarity, education, unspecified personal reasons and gender violence.

(3) The information on 2020 could be subject to change in the records, because outside the compulsory uninterrupted weeks, the rest can be enjoyed in the following year.

(4) In 2020, the accident frequency rate stood at 0.83 (0.26 in men and 1.30 in women).

(5) In 2020, the contents of the "Branch Security" training as well as the attendance-based awareness-raising of "Security and Robberies" are included in the online course of "Physical security in branches and buildings".

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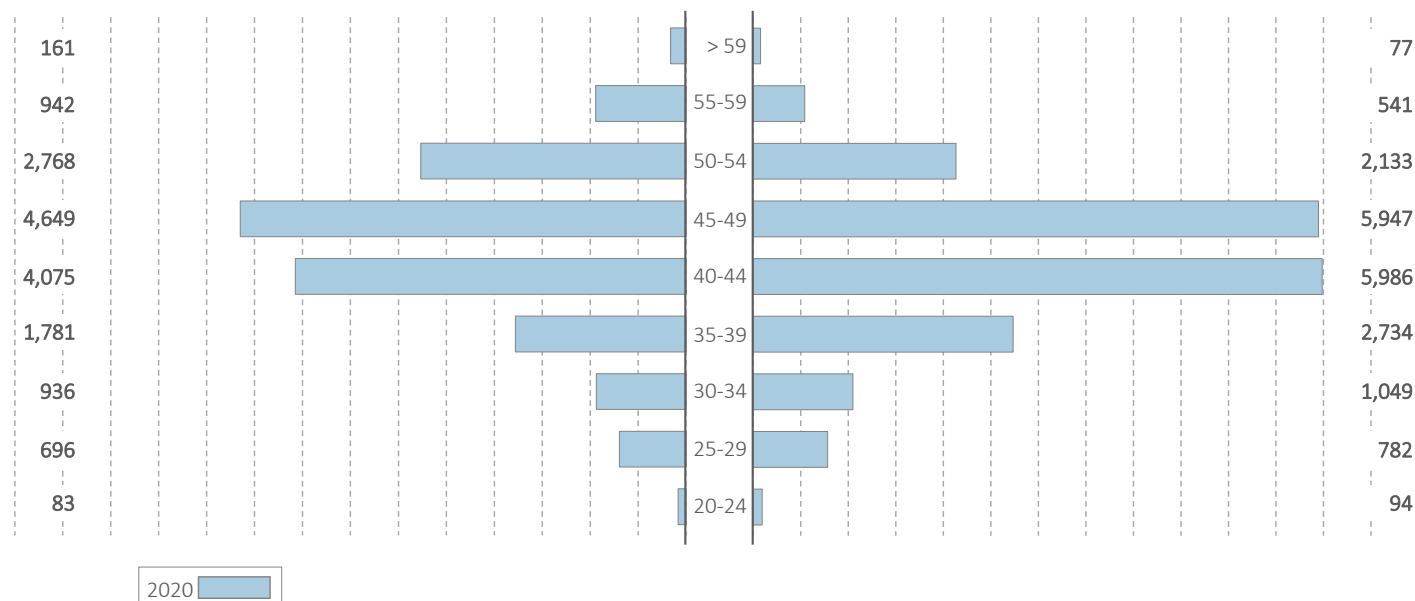
Table 24. Changes in the Workforce

	2019	2020	Net change
<b>Active workforce <sup>(1)</sup></b>	<b>35,736</b>	<b>35,434</b>	<b>-302</b>
<b>Changes in 2020</b>			
<b>Additions and readmissions</b>	<b>1,364</b>	<b>Departures and absences</b>	<b>-1,666</b>
<b>New hires</b>	<b>640</b>	<b>Definitive leaves</b>	<b>-866</b>
CaixaBank S.A.	353	Retirement	-26
Business Support	72	Death	-15
Business Activity	188	Dismissals	-88
Other companies	27	Voluntary redundancy	-231
		Contract termination	-95
<b>Reinstatements</b>	<b>724</b>	Not passed probationary period	-14
		Permanent disability	-20
		Incentivised leave	-358
		2019 Restructuring Plan	-19
		<b>Absences (leaves of absence and other)</b>	<b>-800</b>

1) Workforce hired, except disabilities and temporarily unassigned staff.

Table 25. Demographic structure

	Men	Total	Women
	2020	2020	2020
people	16,091 (45.4%)	35,434	19,343 (54.6%)
average age	44	44	43
average length of service	16	16	16



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- 26. Mosaic of cultures

Table 26. Mosaic of cultures

5,609 people from 74 countries other than Spain

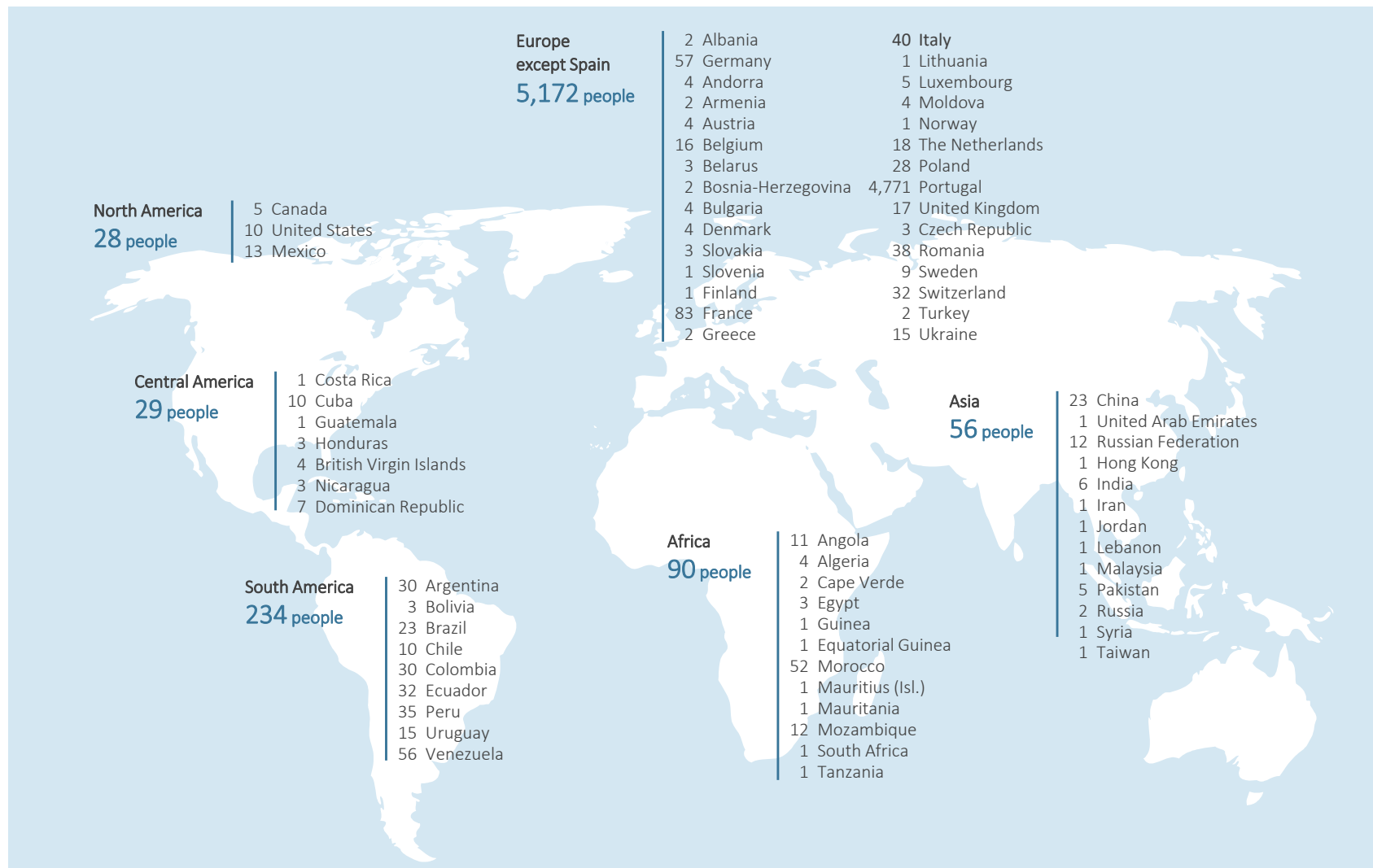


Table 27. Functional structure

CaixaBank Group	Managers					Middle management					Other employees					
	Total	Total	Men   %		Women   %		Total	Men   %		Women   %		Total	Men   %		Women   %	
CaixaBank S.A.	27,404	4,605	2,766	60.1	1,839	39.9	5,666	2,633	46.5	3,033	53.5	17,133	6,872	40.1	10,261	59.9
Business support	1,472	64	40	62.5	24	37.5	217	146	67.3	71	32.7	1,191	653	54.8	538	45.2
Caixabank Operational Services S.A.U.	803	22	12	54.5	10	45.5	116	71	61.2	45	38.8	665	297	44.7	368	55.3
Silk Aplicaciones S.L.U. <sup>(1)</sup>	377	29	20	69.0	9	31.0	45	38	84.4	7	15.6	303	238	78.5	65	21.5
CaixaBank Facilities Management S.A.	194	9	7	77.8	2	22.2	49	32	65.3	17	34.7	136	68	50.0	68	50.0
CaixaBank Business Intelligence	98	4	1	25.0	3	75.0	7	5	71.4	2	28.6	87	50	57.5	37	42.5
Business Activity	6,336	551	369	67.0	182	33.0	890	485	54.5	405	45.5	4,895	1,993	40.7	2,902	59.3
CaixaBank Payments & Consumer	549	69	49	71.0	20	29.0	114	57	50.0	57	50.0	366	151	41.3	215	58.7
Promocaixa S.A.	31	7	4	57.1	3	42.9	12	8	66.7	4	33.3	12	1	8.3	11	91.7
CaixaBank Equipment Finance S.A.	10	2	2	100.0			1	1	100.0			7	2	28.6	5	71.4
Telefónica Consumer Finance EFC S.A.	9	3			3	100.0	2	1	50.0	1	50.0	4			4	100.0
Building Center S.A.U.	116	9	5	55.6	4	44.4	32	22	68.7	10	31.3	75	47	62.7	28	37.3
VidaCaixa S.A.	620	16	11	68.7	5	31.3	69	37	53.6	32	46.4	535	240	44.8	295	55.2
BPI Vida e Pensões S.A.	54	13	4	30.8	9	69.2	3	2	66.7	1	33.3	38	20	52.6	18	47.4
CaixaBank Asset Management SGIIC S.A. <sup>(2)</sup>	197	10	8	80.0	2	20.0	37	19	51.4	18	48.6	150	76	50.7	74	49.3
BPI Gestão de activos	39	13	11	84.6	2	15.4	3	3	100.0			23	14	60.9	9	39.1
Banco BPI	4,622	395	264	66.8	131	33.2	613	333	54.3	280	45.7	3,614	1,408	39.0	2,206	61.0
Imagintech	39	2	2	100.0			1	1	100.0			36	19	52.8	17	47.2
Nuevo MicroBank S.A.U.	29	9	6	66.7	3	33.3						20	9	45.0	11	55.0
CaixaBank Wealth Management	13						2	1	50.0	1	50.0	11	5	45.5	6	54.5
CaixaBank Titulización SGFT S.A.	8	3	3	100.0			1			1	100.0	4	1	25.0	3	75.0
Other companies	222	16	14	87.5	2	12.5	30	19	63.3	11	36.7	176	101	57.4	75	42.6
CaixaBank Nex S.A.	111	9	7	77.8	2	22.2	14	8	57.1	6	42.9	88	34	38.6	54	61.4
Inversiones Inmobiliarias Tegui Resort S.L.	52	2	2	100.0			13	10	76.9	3	23.1	37	24	64.9	13	35.1
Líderes de Empresa Siglo XXI S.L.	26											26	26	100.0		
Credifimo EFC S.A.U.	16	3	3	100.0			1			1	100.0	12	9	75.0	3	25.0
Serv. Prevención Mancom. Grupo Caixa CB	7											7	4	57.1	3	42.9
Puerto Triana S.A.U.	6	1	1	100.0			2	1	50.0	1	50.0	3	2	66.7	1	33.3
Global Payments MoneyToPay EDE S.L.	3	1	1	100.0								2	2	100.0		
VidaCaixa S.A. Mediació	1											1			1	
Total CaixaBank Group	35,434	5,236	3,189	60.9	2,047	39.1	6,803	3,283	48.3	3,520	51.7	23,395	9,619	41.1	13,776	58.9

<sup>1</sup> Includes Silk real estate<sup>2</sup> Includes CaixaBank Asset Management Luxembourg

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Table 28. Training activity

Main indicators:

E-learning

**97%** 2,530,738 hours

Attendance-based training

**3%**

Total investment

**€14.9m**

Investment per person

**€417**

Sector average €265 <sup>(1)</sup>

Hours of training

**2,609,008**

Women 55.4%

Men 44.6%

Hours of training per person  
(over workforce average)

**73.3**

Segmentation by professional classification

	Men	Women	Total
Managers	253,510	167,330	420,840
Middle management	215,569	255,547	471,116
Other employees	695,172	1,021,879	1,717,051
<b>Total</b>	<b>1,164,252</b>	<b>1,444,756</b>	<b>2,609,008</b>

Segmentation by age range

	Men	Women	Total
< 30 years	99,126	104,305	203,431
30-39 years	223,011	304,805	527,816
40-49 years	623,808	876,914	1,500,722
50-59 years	213,580	155,578	369,158
> 59 years	4,726	3,154	7,880
<b>Total</b>	<b>1,164,252</b>	<b>1,444,756</b>	<b>2,609,008</b>

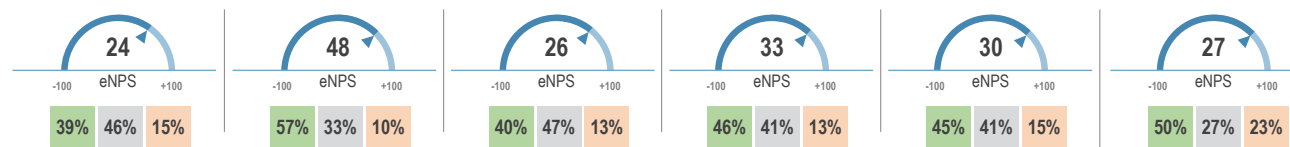
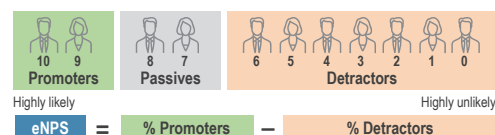
1) Source: 2019 Survey by GREF (Group Responsible for Training of Financial Institutions)

Table 29. Engagement Study

BT = Beneficial Total: Percentage of "Fully agree" and "Agree"	CaixaBank Business Intelligence	CaixaBank Operational Services	CaixaBank Facilities Management <sup>(1)</sup>	CaixaBank Asset Management	Caixabank Payments & Consumer <sup>(2)</sup>	Nuevo MicroBank
<b>Beneficial total</b>	<b>75%</b>	<b>74%</b>	<b>72%</b>	<b>72%</b>	<b>71%</b>	<b>71%</b>
<b>% Participation</b>	<b>93%</b>	<b>76%</b>	<b>87%</b>	<b>87%</b>	<b>78%</b>	<b>100%</b>

**Results by area (BT)**

A good organisation to work at	85%	89%	89%	86%	86%	82%
Leadership and organisational progress	72%	79%	79%	73%	70%	73%
Immediate manager	92%	79%	76%	79%	80%	74%
Work conditions	68%	71%	64%	62%	66%	65%
Cooperation and team work	89%	84%	83%	83%	78%	74%
Commitment	69%	73%	74%	71%	72%	63%
Communication	45%	54%	71%	65%	62%	68%
Customer focus	82%	90%	86%	87%	73%	69%
Organisational environment	74%	73%	65%	73%	67%	68%
Intrinsic motivation	74%	65%	63%	66%	65%	67%
Results orientation	65%	64%	59%	61%	57%	66%

**eNPS - Employee Net Promoter Score**

1) Includes Joint Prevention Service

2) Includes CaixaBank Equipment Finance, PromoCaixa and Telefónica Consumer Finance.

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